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MICHIGAN AGRICULTURAL STATISTICS

1989

MICHIGAN DEPARTMENT OF AGRICULTURE

COMMISSION
OF AGRICULTURE

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P.O. Box 30017, Lansing, Michigan 48909

PAUL E. KINDINGER, Director

July, 1989



Information access is a key component to the success of any business venture. Understanding this vital need, the Michigan Department of Agriculture responds by providing the Michigan Agricultural Statistical Services (MASS).

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Furthermore, MASS is a leader in providing timely data on Michigan's food and agriculture industry. With researchers studying the most recent trends and statistics, MASS offers solid, current findings of changes in the industry.

I hope Michigan Agricultural Statistics 1989 furnishes information which is helpful and valuable to you. Our objective is to serve a wide range of information seekers, so please contact MASS if you have any questions or comments.

Sincerely,

A handwritten signature in dark ink, reading "P. E. Kindinger".
Director

MICHIGAN AGRICULTURAL STATISTICS 1989

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COVER: *The cover photo has two varieties of potatoes. One in full bloom and the other planted later. Both varieties will be utilized for chips. The production value of potatoes in Michigan was over \$56 million in 1988, which placed Michigan tenth among states in potato production. Photograph courtesy of The Michigan Potato Industry Commission.*

This bulletin is provided free to Michigan farmers and reporting agribusiness firms. Others may obtain copies at \$3.00 each. Please make checks payable to USDA-NASS and send it with your request to P.O. Box 20008, Lansing, MI 48901.

MASS-89-01



Michigan
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Michigan Dept. of Agriculture
U.S. Department of Agriculture

ROOM 201 FEDERAL BUILDING
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August 1989

Dear Friends:

This report contains annual data for the 1988 crop year as well as the historic comparisons for recent years. Information is included for crops, livestock, prices and selected economic series. County estimates for major crop and livestock species are also reported.

In a special feature this year we are documenting the devastating drought of 1988 which occurred in many states, including Michigan. Record breaking temperatures in combination with virtually no rainfall for the entire 10 week period of May, June and the first half of July, cut average yields dramatically for most crops. Rainfall was heavy for the remainder of the season and by December 1 accumulations were back to normal. However, the resulting muddy field conditions in the fall made the harvest of low yielding crops even more difficult.

There were many unusual demands for agricultural statistics due to the drought. With the cooperation of our reporters, including the MSU Cooperative Extension Service County Extension Directors, a regular weekly update on changes in weather patterns and crop conditions was made. A number of drought assistance programs were used to overcome the loss of income. The ASCS Disaster Assistance, both federal and private, crop insurance, and other assistance programs, made good use of our data.



We would like to recognize and thank all of you who, despite the hardships of the drought, continued to faithfully report on your farming operations. Without your help, in good years or otherwise, we could not do our work.

This report is produced for your convenience. If you have any suggestions for change and improvement, please let us know. Thank you.

Sincerely,

Don J. Fedewa
State Statistician

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Michigan's Rank in Nation's Agriculture, 1988

COMMODITY	Rank Among States	Production	Unit	Percent of U.S. Production	Leading State
		1,000			
Tart Cherries	1	180,000	Lbs.	76.2	Michigan
Cucumbers for Pickles	1	126.5	Tons	19.4	Michigan
Navy Beans	1	1,860	Cwt.	53.6	Michigan
Cranberry Beans	1	120	Cwt.	100.0	Michigan
Geraniums, Potted	1	13,390	Pots	14.0	Michigan
Black Turtle Beans	2	14	Cwt.	16.5	New York
Gladioli	2	33,600	Spikes	16.9	Florida
Easter Lilies, Potted	2	900	Pots	11.8	California
Bedding Plants	2	8,645	Flats	12.6	California
Asparagus	3	248	Cwt.	10.2	California
Mushrooms	3	23,359	Lbs.	3.7	Pennsylvania
Prunes & Plums	3	11	Tons	21.2	Oregon
Apples	3	830,000	Lbs.	9.0	Washington
Red Kidney Beans	3	154	Cwt.	13.4	California
Small White Beans	3	39	Cwt.	7.6	Washington
Sweet Cherries	3	28,000	Lbs.	15.0	Washington
Celery	3	1,178	Cwt.	6.6	California
Floriculture	4	100,228	Dollars	4.5	California
Tomatoes, Processing	4	112.3	Tons	1.5	California
Snap Beans, Processing	4	37.8	Tons	6.4	Wisconsin
Carrots	4	1,709	Cwt.	7.0	California
Non-fat Dry Milk	5	59,068	Lbs.	6.0	California
Mohair	5	173	Lbs.	1.0	Texas
Grapes	5	53	Tons	1.2	California
Sugarbeets	5	2,393	Tons	9.7	California
Pears	5	8	Tons	.9	Washington
Strawberries	5	127	Cwt.	1.1	California
Milk	6	5,228,000	Lbs.	3.6	Wisconsin
All Dry Beans	6	2,220	Cwt.	11.5	Nebraska
Cauliflower	6	61	Cwt.	.9	California
Spearmint	6	36	Lbs.	2.1	Washington
Butter	6	31,058	Lbs.	2.6	Wisconsin
Ice Milk	6	13,621	Gallons	3.8	California
Peaches	7	45,000	Lbs.	2.8	California
Alfalfa Hay	7	3,380	Tons	4.9	California
Creamed Cottage Cheese	8	24,600	Lbs.	3.8	New York
Corn for Silage	8	3,375	Tons	4.3	Wisconsin
Corn, Sweet	8	540	Cwt.	3.8	Florida
Mink ¹	9	146	Pelts	3.7	Wisconsin
Onions	9	2,000	Cwt.	4.4	California
Milk Sherbet	10	2,179	Gallons	4.2	California
Rye	10	650	Bushels	4.3	S. Dakota
Potatoes	10	8,610	Cwt.	2.5	Idaho
Ice Cream	11	29,378	Lbs.	3.3	California
Lettuce	11	140	Cwt.	.2	California
All Hay	11	4,220	Tons	3.3	California
Pinto Beans	12	11	Cwt.	.2	Colorado
Hogs & Pigs ²	12	1,250	Head	2.3	Iowa
Eggs	13	1,553,000	Eggs	2.2	California
Oats	13	6,000	Bushels	2.7	Iowa
Corn for Grain	13	112,000	Bushels	2.3	Iowa
Turkeys	13	3,000	Birds	1.2	N. Carolina
Total Cheese ³	14	69,043	Lbs.	1.2	Wisconsin
Tomatoes, Fresh Market	15	204	Cwt.	.6	Florida
Soybeans	15	33,880	Bushels	2.2	Iowa
Winter Wheat	16	26,040	Bushels	1.7	Kansas
Cash Receipts From Marketings	21	2,741,677	Dollars	1.6	California

¹ 1987 Data² December 1 inventory³ Excluding cottage cheese

Farm Numbers and Acreage, Michigan¹

YEAR	Number of Farms	Average Size per Farm	Total Land in Farms
		<i>Acres</i>	<i>1,000 Acres</i>
1989	55,000	196	10,800
1988	56,000	195	10,900
1987	57,000	193	11,000
1986	59,000	188	11,100
1985	61,000	185	11,300
1984	63,000	179	11,300
1980	65,000	175	11,400
1970	84,000	151	12,700
1960	118,000	131	15,400
1950	161,000	111	17,900
1940	190,000	97	18,400
1930	179,000	101	18,000
1920	196,447	97	19,033
1910	206,960	92	18,941
1900	203,261	86	17,562

¹ Starting with 1979, USDA estimates of farm numbers and land in farms is based on the definition "a farm is a place as of June 1 that sells or could sell \$1,000 of agricultural products during the year." Prior to 1979 farm definition was "places of 10 or more acres that had annual sales of \$50 or more or places that had annual sales of \$250 or more."

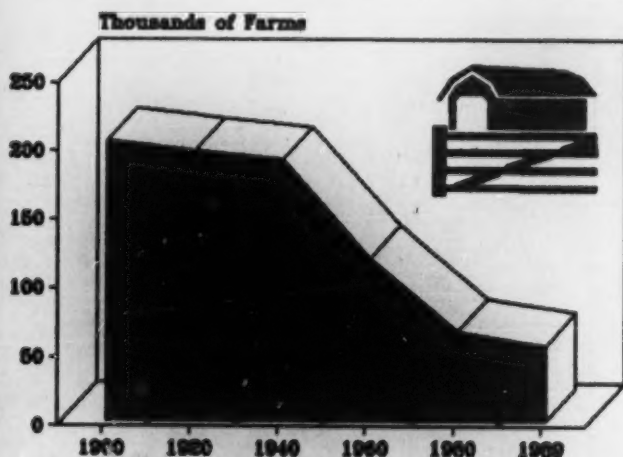
Michigan Crop Acreage, Production and Value

CATEGORIES AND ANNUAL TOTALS	Acreage Harvested	Total Production	Value of Production
	<i>1,000 Acres</i>	<i>1,000 Tons</i>	<i>1,000 Dollars</i>
1988 CROPS:			
Field Crops ¹	6,414	15,607	1,151,422 ²
Fruit	120	628	159,399
Vegetables	105	591	125,413
TOTAL CROPS:			
1988	6,639	16,826	1,436,234 ²
1987	6,471	21,117	1,542,868
1986	7,204	23,525	1,343,233
1985	7,904	26,070	1,763,898
1984	7,935	23,055	1,790,151

¹ Includes minor crops.

² Includes 1988 sugarbeet production valued at the 1987 level.

Number of Farms, Michigan



Production Index by Groups, United States (1977 = 100)

YEAR	All Crops ¹	Feed Grains	Hay and Forage	Food Grains	Sugar Crops
1988	88	67	92	98	109
1987	106	105	102	106	111
1986	107	123	106	107	106
1985	117	134	106	121	97
1984	111	116	107	129	95

¹ Includes vegetables, fruits, nuts and some other crops not in separate groups shown, and farm vegetable gardens.

Value of Farm Real Estate, Michigan¹

YEAR	Average Value per Acre of Land and Buildings	Total Value of Land and Buildings	Farms Rented for Cash per Acre	Cropland Rented for Cash per Acre
	<i>Dollars</i>	<i>Million Dollars</i>	<i>Dollars</i>	<i>Dollars</i>
1989	879	9,841	42.50	44.20
1988	853	9,554	39.20	41.70
1987	833	9,416	41.50	41.90
1986	936	10,580	43.90	47.70
1985	1,052	11,993	46.00	51.10

¹ April 1, 1985, and February 1, 1986-89.

Production Index by Groups, Michigan (1977 = 100)

YEAR	All Crops ¹	Feed Grains ²	Hay	Cash Crops ³	Fruit
1988	92	52	148	110	129
1987	116	88	154	126	165
1986	134	121	201	111	112
1985	149	136	200	134	163
1984	129	105	185	126	128

¹ Includes feed grains, hay, cash crops and fruit.

² Corn, oats and barley.

³ Wheat, dry beans, soybeans, sugarbeets and potatoes.

Record Highs and Lows In Michigan Agriculture

FIELD CROPS & VEGETABLES	Year Estimates Started	Record	Acreage		Yield			Production	
			Harvested	Year	Unit	Per Acre	Year	Total	Year
Corn for grain	1924	High Low	1,000 2,800 577	1981 1929	Bu.	107 24.5	1982 1	1,000 293,180 15,637	1982 1929
Winter Wheat	1909	High Low	1,515 400	1953 1987	Bu.	60 10.5	1985 1912	45,600 7,350	1984 1912
Oats	1866	High Low	1,658 200	1918 1988	Bu.	67 18.5	1985 1921	69,388 6,000	1946 1988
Barley	1866	High Low	303 16	1932 1974	Bu.	68 13.5	1985 1933	8,400 546	1918 1866
Rye	1866	High Low	913 7	1919 1866	Bu.	32 8.8	1987 1934	12,143 105	1919 1866
Soybeans	1924	High Low	1,210 1	1988 1930	Bu.	35 8	1987 1927	38,150 10	1987 1930
Potatoes	1866	High Low	374 36.4	1895 1975	Cwt.	267 26	1986 2	23,256 3,557	1904 1876
Dry Beans	1909	High Low	690 185	1930 1988	Cwt.	14.7 3.2	1963 1917	8,585 1,656	1963 1916
Sugarbeets	1906	High Low	154 48	1933 1943	Ton	21.3 5.5	1970 1916	2,911 298	1987 1943
All Hay	1866	High Low	2,907 780	1924 1866	Ton	3.3 .6	1985 1895	5,743 1,014	1986 1866
Alfalfa	1919	High Low	1,444 74	1950 1919	Ton	3.6 1.1	3 1934	5,040 118	4 1919
Spearmint	1935	High Low	8.7 .7	1954 1935	Lb.	47 20	1935 1965	280 30	1948 1965
Carrots	1929	High Low	7.5 .5	1984 1929	Cwt.	350 150	1930 1959	2,025 132	1984 1936
Cauliflower	1939	High Low	1.9 .7	1958 5	Cwt.	141 36	1949 1959	212 38	1949 1973
Celery	1928	High Low	7.2 1.9	1941 1960	Cwt.	470 174	1982 1935	1,918 590	1941 1959
Lettuce	1952	High Low	1.7 .8	1963 1988	Cwt.	250 85	8 1953	384 110	1967 1953
Onions	1928	High Low	12.7 5.0	1935 1928	Cwt.	350 120	1960 1935	2,933 852	1984 1928
Snap Beans (Proc.) ...	1918	High Low	19.5 .8	7 1921	Ton	2.8 .6	8 1947	49,000 600	1984 1921
Sweet Corn	1949	High Low	15.2 9.0	1961 1988	Cwt.	80 42	1970 1949	1,016 525	1970 1949
Strawberries	1928	High Low	11.6 2.2	1957 1987	Lb.	8,000 1,080	9 1934	45,144 11,880	1940 1934
Tomatoes (Proc.)	1918	High Low	9.7 1.0	1982 1921	Ton	25.2 2.7	1985 1943	205 5	1982 1921
Tomatoes (Fresh)	1928	High Low	9.4 2.4	1943 1988	Cwt.	120 60	10 1959	797 204	1943 1988

1 1930, 1934

2 1887, 1916

3 1983, 1985, 1986

4 1985, 1986

5 1976, 1986

6 1982, 1985

7 1987, 1988

8 1960, 1983, 1984

9 1976, 1982

10 1979, 1983, 1984

Record Highs and Lows In Michigan Agriculture (Continued)

FRUIT	Year Estimates Started	Record	Trees Of Bearing Age	Year	Production		
					Unit	Total	Year
Apples	1889	High Low	1,000 10,928 2,200	1899 11	Mil. Lbs.	1,100 53	1985 1945
Tart Cherries	1925	High Low	3,650 1,339	12 1929	Mil. Lbs.	380 18	1964 1927
Sweet Cherries	1925	High Low	980 79	13 1929	Mil. Lbs.	75 1	1978 1945
Peaches	1889	High Low	12,500 400	1898 1982	Mil. Lbs.	245 7	14 1918
Pears	1889	High Low	1,319 146	1898 1988	Ton	48,600 2,425	1964 1890
Prunes & Plums	1919	High Low	750 209	1972 1941	Ton	25,000 1,700	1971 1945
Grapes ¹⁵	1889	High Low	18,500 5,200	1929 1988	Ton	77,900 4,200	1932 1889

LIVESTOCK & PRODUCTS	Year Estimates Started	Record	Inventory January 1 Or Production		
			Unit	Total	Year
Cattle & Calves	1867	High Low	1,000 Head	2,036 538	1944 1867
Milk Cows	1867	High Low	1,000 Head	1,080 225	1945 1867
Cattle on Feed	1930	High Low	1,000 Head	245 57	1973 1931
Hogs & Pigs	1867	High Low	1,000 Head	1,397 512	1944 1935
Sheep	1867	High Low	1,000 Head	3,100 105	1867 1988
Chickens (all)	1924	High Low	1,000 Head	15,512 7,400	1944 1988
Turkeys (Number Raised) . . .	1929	High Low	1,000 Head	3,000 253	7 18
Milk	1924	High Low	Mil. Lbs.	5,758 3,941	1964 1927
Eggs	1924	High Low	Mil. Eggs	1,697 1,104	1944 1929
Wool	1934	High Low	1,000 Lbs.	8,424 722	1934 1987

¹¹ 1960, 1961¹² 1963, 1964, 1965, 1966, 1967¹³ 1973, 1974, 1975¹⁴ 1945, 1946¹⁵ Vines of bearing age¹⁶ 1929, 1930

1988 Weather a Year of Extremes

The year 1988 will be remembered as one of extremes having produced one of the worst droughts in this century and one of the wettest periods in recent years. The intensity of the drought based on the Palmer Drought Index (PDI) reached the extreme category in five districts, but were not as extreme as values in other years. However, they occurred at a time that was of critical importance to agriculture, May through August. All districts exceeded the PDI severe drought threshold level.

By the end of the year, many stations had set records for the number of days with temperatures 90 degrees Fahrenheit

and above, all but one district had totaled above normal amounts of precipitation, and the PDI had returned to values approaching very wet conditions.

May was the first full month of the extremely hot and dry period of the summer when the temperatures were above normal for all districts. Precipitation departures were below normal for all districts. June weather continued very hot and dry for the month. Precipitation remained very low throughout the state. The PDI continued to decrease very rapidly and by mid June most of the state was in a moderate drought. By late June most of Michigan was in a severe drought.

Combined May and June Total Precipitation

Weather Districts	1W	1E	2	3	4	5	6	7	8	9
1988 Total, Inches	3.25	2.11	2.12	2.16	1.48	1.31	1.58	1.83	1.58	1.76
Record, Inches before 1988	2.88	2.96	1.76	2.48	2.22	1.42	1.62	3.09	2.35	2.16
Record Year	1910	1937	1966	1966	1925	1925	1925	1971	1925	1934
1988 Rank	3	1	2	1	1	1	1	1	1	1

From this table it can be easily seen that the May-June period was one of special note for Michigan. In all but two districts, this was the driest May-June period since the comparative records began in 1895. The more popularly known period of 1934 only held one of the records while 1925 had four. Also of interest is that three records were from relatively recent years 1966 and 1971.

July temperatures continued above normal throughout the state. The PDI continued its downward spiral through the first part of July and much of the state was experiencing extreme to severe drought conditions. Some significant rains starting in mid July helped to arrest the continuing decline. Rains in late July stabilized the PDI. Precipitation continued in abundance during August for most of the state. The cumulative departures continued to improve, but amounts received were still below normal state wide. The PDI remained quite stable during the first half of August. By late August most of the state was still in the severe drought stage, an improvement from the extreme drought it had experienced.



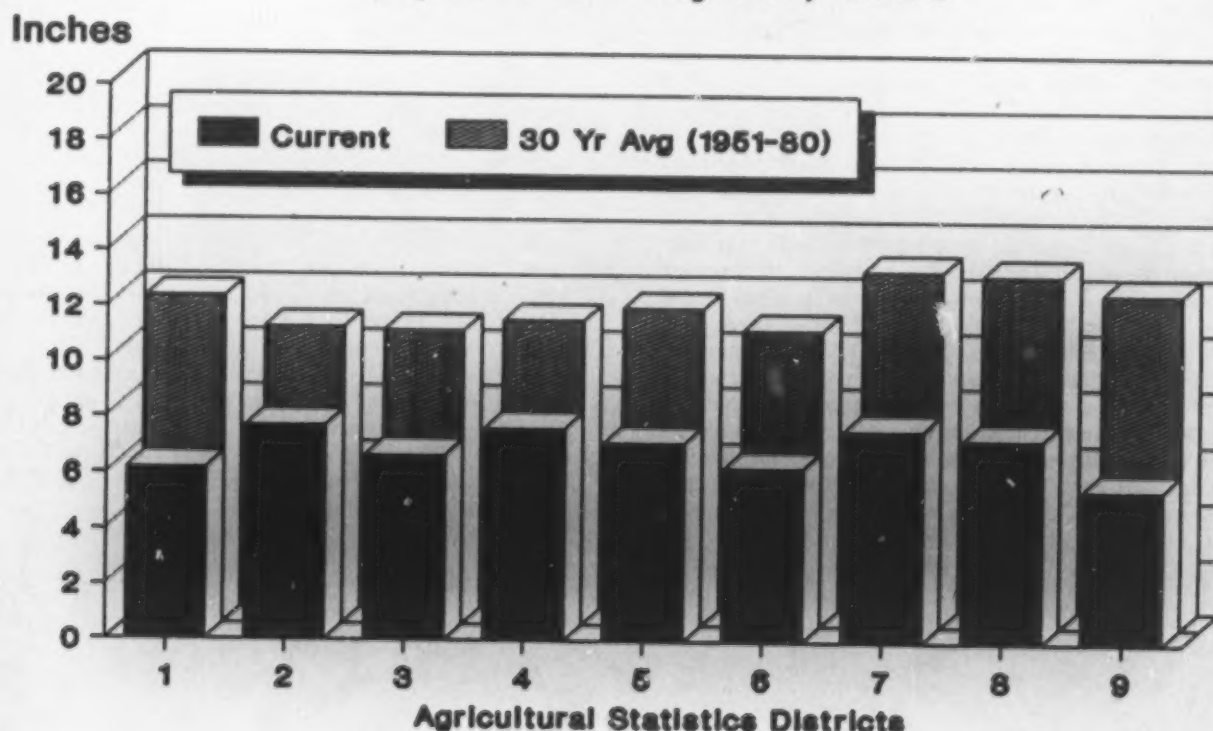
September temperatures returned to near normal or below normal. The drought conditions changed very slowly during the first half of September. Heavy rains in late September improved moisture conditions. A moderate drought still existed over much of Michigan, however, many areas from southwest Michigan to the Thumb were now in the slightly wet category. October temperatures took a drastic down-turn averaging more than 5 degrees below normal. Precipitation was above normal state wide. The drought continued to decline in severity and by late October only several northern areas were still dry, whereas all other areas of Michigan were wet to moderately wet. November rainfall continued above

normal across the state. No PDI values were published for November and December, but an updated PDI published in late January, 1989 showed the entire state in the "moist" category.

Precipitation for the year ended on the positive side for all districts, except southeast Michigan. This clearly demonstrates the well known inappropriateness of using annual values for certain applications especially agriculturally related issues.

Data provide by: Dr. Fred V. Nurnberger, State Climatologist, Michigan Department of Agriculture.

Michigan Rainfall April 1 to July 24, 1988



INCOME AND PRICES

Cash receipts from 1988 marketings of Michigan crops, livestock and livestock products exceeded \$2.7 billion. Total cash receipts were up 9 percent from the previous year, the first yearly increase since 1985. A sharp jump in crop cash receipts led to the gain in total receipts. Crop cash receipts, \$1.51 billion, were up 24 percent from 1987. Higher prices for most crops offset reduced production due to the drought. Marketings of carryover grain stocks from previous crop years helped boost 1988 crop receipts. Livestock cash receipts, \$1.2 billion, were down 4 percent from the previous year. Michigan placed 21st nationally in total cash receipts. The statistics on cash receipts provide only a partial picture of the farm income situation. To arrive at net farm income, components such as farm production expenses, government payments, net changes in farmer owned commodity inventories, and other farm related income must be tabulated.

Detailed 1988 farm expense data for Michigan will not be available until the later part of 1989. Preliminary U.S. data shows that prices farmers paid for production inputs, interest, taxes, and wage rates increased by 6 percent during 1988.

This was the largest annual increase in several years. Production inputs showing the largest price increases from 1987 to 1988 were feed, fertilizer, feeder livestock, and farm machinery. The sharp jump in feed costs was due largely to the impact of the 1988 summer drought. Inputs showing smaller increases included seed, agricultural chemicals, fuels and energy, farm and motor supplies, autos and trucks, tractors, building and fencing materials, farm services and cash rents, wages, and taxes. Interest costs paid by farmers was the only input category to show a decrease from 1987. Preliminary estimates placed 1988 U.S. net farm income at \$40 billion, down 14 percent from the 1987 income of \$46.3 billion.

Farm Income

Statistics on 1988 Michigan net farm income and farm financial conditions will be published in the fall of 1989, too late to be included in this bulletin. Tables in this section provide updated farm income and finance statistics for the years 1983 through 1987. The farm financial situation showed definite improvement during 1987. Total farm debt in Michigan declined by 11 percent from 1986. This was the third straight year that farm debt declined. Total farm debt in Michigan fell by nearly \$1 billion from 1984 to 1987. The total value of farm assets during 1987, at \$12.5 billion, was up fractionally from the previous year. This was the first increase in farm assets value since 1981. Higher values for real estate, livestock and poultry inventories offset lower values for other asset categories. Farm real estate values increased 2.5 percent, the first increase in four years. The debt/asset ratio of 23.9 showed significant improvement from the 1986 ratio of 27.

Net farm income increased 23 percent during 1987 due to a combination of higher gross income and lower farm production expenses. Gross farm income, \$3.28 billion, was up 2 percent from 1986. Cash income (receipts) from marketings of

crops and livestock, at \$2.5 billion, was actually down 2 percent. A sharp increase in government payments offset declines in the other income components, resulting in the small overall gain in gross income. Total government payments exceeded \$391 million in 1987, an increase of over \$170 million from 1986. Feed grain programs accounted for most of the increase. Government payments equaled 53 percent of net farm income in 1987, compared with 37 percent the previous year.

Non cash income and other farm income both declined from 1986 levels. Farm production expenses totaled \$2.55 billion, down 2 percent from a year earlier. This was the fourth straight year that production expenses have declined. Other farm income includes earnings from sources such as forest product sales, recreation, machine hire and custom work. Non cash income includes allowances for the value of home consumption of farm commodities and the rental value of farm dwellings. The value of inventory adjustment is the net year-to-year change in the quantity of grain and livestock owned by farmers at the end of the year.

Michigan Farm Balance Sheet

ITEM	1987	1986	1985	1984	1983
<i>Million Dollars</i>					
Total Farm Assets	12,531.6	12,511.5	14,073.0	15,480.3	17,247.6
Real estate ¹	8,440.3	8,231.2	9,318.1	10,458.6	12,142.1
Livestock and poultry ²	875.1	798.3	773.2	855.7	835.5
Machinery and motor vehicles	2,175.6	2,401.6	2,635.7	2,889.4	2,993.9
Crops ³	362.6	392.6	686.1	557.7	601.9
Financial assets	677.9	687.8	659.9	719.0	674.3
Total Farm Debt	2,998.7	3,373.9	3,806.4	3,991.9	3,898.2
Real estate debt ⁴	1,712.6	1,941.4	2,202.8	2,294.0	2,242.0
Nonreal estate debt ⁵	1,286.1	1,432.5	1,603.7	1,697.8	1,656.3
Equity	9,532.8	9,137.5	10,266.5	11,488.5	13,349.4
Debt/Assets Ratio	23.9	27.0	27.0	25.8	22.6

¹ Excludes value of operator dwellings.² Excludes equine and broilers.³ All non-CCC crops held on farms plus the value above loan rate for crops held under CCC.⁴ Excludes debt on operator dwellings, but includes CCC storage and drying facility loans.⁵ Excludes debt for nonfarm purposes.

Gross and Net Income, Michigan

ITEM	1987	1986	1985	1984	1983
<i>Million Dollars</i>					
Gross farm income ¹	3,283.9	3,208.1	3,569.4	3,687.8	3,347.4
Cash Income					
Farm marketings	2,503.9	2,567.4	2,917.0	2,818.8	2,923.0
Crops	1,218.7	1,326.9	1,685.7	1,521.2	1,656.1
Livestock and products	1,285.2	1,240.5	1,231.3	1,297.6	1,266.8
Government payments	391.1	220.9	116.6	167.7	144.4
Other farm income ²	173.6	188.7	188.6	158.1	128.9
Noncash Income					
Value of home consumption	20.2	23.0	24.4	25.9	30.3
Rental value of farm dwellings	245.3	275.1	311.4	356.6	389.8
Value of inventory adjustment	-50.2	-67.0	11.3	160.7	-269.0
Total production expenses ¹	2,552.6	2,614.6	2,937.8	3,100.6	3,115.8
NET FARM INCOME	731.3	593.5	631.6	587.2	231.6

¹ Includes operator households.² Includes forest product sales, recreational income, machine hire and custom work, and other farm business-related income.

Income per Farm

YEAR	Michigan		United States	
	Gross Income	Net Income	Gross Income	Net Income
<i>Dollars</i>				
1987	56,619	12,609	78,013	21,260
1986	53,468	9,892	72,260	16,952
1985	57,571	10,187	73,085	14,195
1984	58,537	9,321	75,110	13,837
1983	52,303	3,619	64,574	5,349

Cash Receipts from Marketings, Michigan

COMMODITY	1987	1986	1985	1984	1983
<i>1,000 Dollars</i>					
LIVESTOCK & PRODUCTS					
Dairy	656,206	672,316	697,078	709,538	739,946
Cattle & Calves	297,368	238,955	230,022	248,224	252,844
Hogs	212,560	195,293	178,243	203,601	163,245
Eggs	54,648	64,116	59,255	75,350	63,743
Sheep & Lambs	5,813	4,957	4,919	4,586	3,389
All Chickens	2,664	3,744	5,406	3,338	3,607
Turkeys	28,620	35,802	31,096	27,825	19,950
Honey	2,883	2,285	1	1	1
Other Livestock	24,417	23,036	25,296	25,164	20,111
TOTAL LIVESTOCK & PRODUCTS	1,285,179	1,240,504	1,231,315	1,297,626	1,266,835
CROPS					
Field Crops & Vegetables:					
Corn	196,062	362,011	478,932	324,046	433,194
Dry Edible Beans	52,314	36,381	79,487	92,054	121,710
Soybeans	166,507	132,019	205,484	180,618	232,546
Sugarbeets	68,640	68,640	79,980	72,825	71,531
Wheat	52,797	65,291	136,222	138,988	123,997
Potatoes	55,857	52,839	63,998	80,736	66,003
Hay	55,552	61,153	55,678	47,593	37,759
Oats	15,338	9,485	22,769	21,424	22,826
Mushrooms	16,760	16,760	16,498	16,329	15,977
Mint	650	957	1,113	1,700	1,534
Rye	815	595	713	743	753
Barley	2,370	2,128	2,252	1,689	1,748
Vegetables	148,481	139,984	153,835	175,520	167,437
Other Crops ²	14,740	12,600	13,295	13,363	12,943
Fruit:					
Apples	79,182	79,864	66,769	62,227	62,022
Cherries	30,706	44,271	62,605	62,675	50,911
Grapes	15,609	7,916	10,952	8,131	11,593
Peaches	9,526	8,864	11,515	7,700	7,418
Strawberries	6,226	6,366	6,300	7,076	8,412
Pears	1,884	2,558	1,933	2,404	1,804
Prunes & Plums	2,018	2,668	3,285	3,310	2,317
Other Fruit ³	37,065	35,350	33,268	22,602	30,694
Other Products ⁴					
Greenhouse, Nursery, Ornamentals	189,606	178,226	178,836	177,421	171,000
TOTAL CROPS	1,218,705	1,326,926	1,685,719	1,521,174	1,656,129
TOTAL CASH RECEIPTS	2,503,884	2,567,430	2,917,034	2,818,800	2,922,964

¹ Included in other livestock. Honey receipts not published separately 1983-1985.

² Includes seed crops, maple syrup, miscellaneous field crops.

³ Includes Blueberries.

⁴ Forestry products receipts no longer counted as cash receipts, but are included in the other farm-related income component of gross farm income.

Government Payments, Michigan

PROGRAM	1987 ¹	1986 ¹	1985	1984	1983
<i>1,000 Dollars</i>					
Conservation Programs	12,945	2,929	3,687	3,947	3,684
Wheat Programs	31,655	24,579	14,840	11,401	7,762
Feed Grain Programs	247,473	151,624	79,661	13,533	37,134
Misc. Programs ²	99,070	41,778	18,433	138,788	95,809
TOTAL	391,143	220,910	116,621	167,669	144,389

¹ Includes both cash payments and payment-in-kind (PIK).

² Programs included are Wool Act, Water and Lakes, Conservation Reserve, Livestock Indemnity, Animal Waste Management, Forest Incentive, Dairy Indemnity, Dairy Termination, Emergency Feed, Extended Storage, PIK Storage, Milk Diversion, Payment-in-Kind, Disaster Programs (crops and non-crops).

Prices Received by Farmers

Prices Received for the 1987 Marketing Year

YEAR OR MONTH	Corn per Bu.	Wheat per Bu.	Oats per Bu.	Soy- beans per Bu.	Dry Beans per Cwt.	Navy Beans per Cwt.	Potatoes per Cwt.	All Hay per Ton	Alfalfa Hay per Ton
<i>Dollars</i>									
1987 June	—	—	—	—	—	—	—	48.00	50.00
July	—	2.53	1.35	—	—	—	7.05	48.00	50.00
August	—	2.66	1.44	—	—	—	5.05	58.00	60.00
September	—	2.53	1.55	5.00	16.00	15.00	4.65	63.00	65.00
October	1.51	2.80	1.67	5.00	12.70	11.50	4.75	63.00	65.00
November	1.58	2.80	1.66	5.18	12.00	10.80	5.10	63.00	65.00
December	1.62	2.98	1.91	5.65	9.90	9.20	4.75	72.00	75.00
1988 January	1.71	3.08	1.97	5.76	10.70	10.00	4.90	68.00	70.00
February	1.80	3.15	1.94	5.90	12.70	11.80	5.15	68.00	70.00
March	1.84	2.84	1.86	5.95	12.70	12.60	5.50	63.00	65.00
April	1.86	2.82	1.90	6.38	14.80	15.10	5.80	63.00	65.00
May	1.91	3.00	1.80	6.92	18.40	18.60	5.75	73.00	75.00
June	2.51	3.44	2.59	8.35	21.30	21.60	—	—	—
July	2.98	—	—	8.73	28.70	28.70	—	—	—
August	2.77	—	—	8.17	27.90	28.10	—	—	—
September	2.67	—	—	—	—	—	—	—	—
1987	1.97	2.63	1.59	5.62	14.80	—	5.10	60.50	—
1986	1.43	2.38	1.19	4.67	23.60	—	6.00	52.00	—
1985	2.14	2.84	1.17	4.93	15.00	—	4.40	53.00	—
1984	2.56	3.18	1.84	5.79	19.60	—	5.70	61.50	—
1983	3.20	3.39	1.83	7.82	23.20	—	6.60	57.50	—

Preliminary Prices Received for the 1988 Marketing Year

YEAR OR MONTH	Corn per Bu.	Wheat per Bu.	Oats per Bu.	Soy- beans per Bu.	Dry Beans per Cwt.	Navy Beans per Cwt.	Potatoes per Cwt.	All Hay per Ton	Alfalfa Hay per Ton
<i>Dollars</i>									
1988 June	—	—	—	—	—	—	—	78.00	80.00
July	—	3.41	2.73	—	—	—	6.90	98.00	100.00
August	—	3.52	2.71	—	—	—	5.65	88.00	90.00
September	—	3.65	2.71	7.75	31.50	31.80	5.35	83.00	85.00
October	2.59	3.75	2.80	7.16	34.50	34.60	5.75	88.00	90.00
November	2.44	3.77	2.66	7.32	34.50	35.00	6.80	102.00	105.00
December	2.54	3.93	2.48	7.47	31.20	29.60	7.20	108.00	110.00
1989 January	2.59	4.01	2.71	7.44	31.00	32.70	7.95	108.00	110.00
February	2.54	3.98	2.56	7.20	29.70	29.80	8.85	103.00	105.00
March	2.59	3.93	2.58	7.39	31.30	31.40	10.50	108.00	110.00
April	2.56	3.75	2.39	7.11	28.80	28.80	10.20	103.00	105.00
May	2.58	3.83	2.23	7.12	28.20	28.10	10.70	108.00	110.00

Prices Received for Livestock and Livestock Products

YEAR OR MONTH	All Hogs per Cwt. ¹	Beef Cattle per Cwt. ²	Cows per Cwt. ³	Steers & Heifers per Cwt.	Milk Cows per Head ⁴	Calves per Cwt.	Table Eggs per Doz. ¹	All Milk Wholesale per Cwt.
	Dollars					Cents		Dollars
1988 January	42.90	53.80	45.60	60.50	980	84.80	32	12.80
February	45.00	54.90	48.00	63.20	—	85.00	26	12.40
March	41.50	57.00	48.20	65.20	—	82.10	32	12.20
April	41.40	59.30	48.40	66.50	1,030	87.40	30	11.90
May	46.10	61.00	49.10	67.50	—	99.60	24	11.60
June	45.00	55.00	43.50	63.70	—	79.40	30	11.40
July	41.30	53.60	44.20	60.70	970	79.10	47	11.40
August	42.10	54.90	45.30	62.20	—	85.50	45	12.00
September	39.80	57.30	45.00	65.10	—	94.60	55	12.60
October	38.00	55.60	44.20	64.40	970	85.60	40	13.20
November	35.60	53.90	42.80	63.40	—	80.70	41	13.70
December	39.40	56.30	44.10	65.40	—	79.40	47	13.80
1988	41.40	56.10	45.80	64.00	990	85.40	36	12.40
1987	50.00	52.50	42.80	59.50	920	71.90	39	12.60
1986	48.30	44.50	35.20	51.80	810	55.00	47	12.60
1985	43.90	46.30	36.10	52.10	865	53.30	42	12.70
1984	46.80	48.20	38.50	56.50	915	54.10	60	13.50

¹ Prices pertain to the marketing year, previous December through November.

² Combined price for "cows" and "steers and heifers".

³ Beef cows sold for slaughter and herd replacement, and cull dairy cows sold for slaughter.

⁴ Sold for dairy herd replacement only. Price series changed to quarterly, January 1982.

Index of Prices Received for Crop Commodity Groups
(1977 = 100)

YEAR	Crops				
	All Crops	Cash Field	Fruit	Vegetables	Feed Crops
1988	121	137	66	95	130
1987	96	122	90	92	83
1986	96	110	85	79	93
1985	107	117	84	74	112
1984	133	139	107	123	138
1947-1949	55	65	41	34	73
1935-1939	21	25	17	13	31
1910-1914	22	25	17	—	39

Index of Prices Received for Livestock Commodity Groups
(1977 = 100)

YEAR	Livestock				ALL LIVESTOCK AND CROPS
	All Livestock	Dairy Products	Meat Animals	Poultry and Eggs	
1988	131	129	145	81	126
1987	132	131	146	74	112
1986	128	132	130	100	111
1985	127	132	129	84	116
1984	136	140	136	112	134
1947-1949	55	45	57	113	55
1935-1939	23	19	21	55	23
1910-1914	19	16	17	49	20

Farm Expenses

Prices Paid by Michigan Farmers: Annual Averages¹

COMMODITY	Unit	1988	1987	1986	1985	1984
<i>Dollars</i>						
Framing lumber, 2"X4" fir	M bd. ft.	392.00	391.00	382.00	343.00	363.00
Roofing, gal. steel, 28-29 Ga.	100 sq. ft.	43.00	41.00	41.00	43.00	44.00
Plywood, 1/2" C-D-X, 4'X8'	Sheet	9.49	9.60	9.65	9.25	9.15
Post, steel	Each	2.48	2.50	2.60	3.00	3.10
Dairy feed, 18% protein	Ton	184.00	153.00	167.00	188.00	200.00
Hog conc., 38-42% protein	Cwt.	17.10	13.80	13.50	13.60	15.70
Soybean meal, 44% protein	Cwt.	14.70	11.00	10.70	9.70	12.80
Gasoline, regular, bulk	Gallon	.960	.955	.968	1.167	1.179
Diesel fuel	Gallon	.770	.748	.829	1.044	1.072
Motor oil, HD, detergent	Gallon	4.70	4.58	4.69	3.90	4.05
Truck tire, 7.50-16, load range D	Each	74.30	73.15	73.00	70.50	59.00 ²
Tractor tire, 18.4-38, 6 ply.	Each	412.00	395.00	405.00	355.00	321.00 ³
Tractors: 110-129 hp.	Each	40,800	38,950	38,500	41,000	43,300
170-240 hp. 4-wd.	Each	76,050	75,650	76,000	73,500	79,500
Corn planter, 4-row ⁴	Each	9,800	8,930	8,600	9,000	8,900
Plows, 1-way: 5 bottom	Each	7,365	6,685	6,700	7,350	7,850
Grain drill, 15-17 tube	Each	6,050	5,770	5,700	4,200	4,250
5-20-20	Ton	169.00	150.00	144.00	148.00	164.00
12-12-12	Ton	164.00	146.00	147.00	154.00	165.00
18-46-0	Ton	250.00	227.00	215.00	230.00	256.00
Anhydrous Ammonia	Ton	198.00	180.00	197.00	253.00	283.00
2, 4-D, 4 lb./gal. emul.	5 gallon	50.60	48.70	45.00	49.50	48.75
Atrazine, WP, 80%	5 lb.	9.11	8.80	8.60	7.85	8.60
Lasso, 4 lb./gal. emul.	5 gallon	102.00	96.80	100.00	99.00	98.50
Bladex, 4 lb./gal. liquid	Gallon	19.10	18.50	18.00	17.70	17.00
Dual, 8lb./gal. emul.	Gallon	49.70	42.20	48.40	47.25	47.25
Treflan, 4lb./gal. emul.	5 gallon	129.00	126.00	125.00	125.00	133.00

¹ The National Agricultural Statistics Service in February 1986, reduced the monthly Prices Paid by Farmers Surveys to a quarterly basis due to budget reductions. Starting in 1986 Prices Paid by Michigan farmers are not available and only national or regional estimates are published.

² Truck tire, 7.00-15, 6 ply.

³ Tractor tire, 18.4-34, 6 ply.

⁴ With fertilizer attachment.

Farm Production Expenses, Michigan

ITEM	1987	1986	1985	1984	1983
<i>Million Dollars</i>					
Feed	214.7	228.5	257.2	286.5	317.1
Livestock	35.5	28.0	27.5	42.0	52.9
Seed	99.8	98.9	111.1	114.3	99.2
Fertilizer and lime	162.9	179.8	239.9	252.2	216.3
Pesticides	122.3	119.6	133.1	127.1	110.7
Fuel and oil	102.1	110.1	151.4	164.2	172.5
Electricity	53.6	43.5	48.1	48.5	48.0
Repair and maintenance	186.5	185.6	186.2	187.3	187.4
Other miscellaneous ¹	294.0	294.5	319.5	342.3	344.1
Real estate interest	190.5	205.6	222.4	238.6	242.8
Nonreal estate interest	156.6	159.2	179.7	172.8	181.1
Contract and hired labor expenses	225.7	207.3	205.9	204.0	204.8
Net rent to nonoperator landlords	31.9	23.7	49.6	53.7	16.9
Capital consumption	495.6	523.6	578.2	647.9	681.2
Property taxes	217.0	206.7	228.0	219.2	240.6
TOTAL PRODUCTION EXPENSES	2,552.6	2,614.6	2,937.8	3,100.6	3,115.8

¹ Includes machine hire and custom work, marketing, storage, and transportation expenses.

Michigan Production Costs Per Planted Acre 1987¹

ITEM	Corn	Soybeans ²	Oats	Soft Red Winter Wheat ²
<i>Dollars</i>				
Cash Receipts:				
Primary Crop	148.58	138.32	70.36	105.00
Secondary Crop	—	—	10.29	13.17
Total	148.58	138.32	80.65	118.17
Cash Expenses:				
Seed	15.32	8.83	5.84	11.74
Fertilizer	44.45	19.96	19.65	33.53
Lime and Gypsum	.63	.63	2.03	1.78
Chemicals	17.85	19.24	1.23	1.22
Custom Operations	8.05	4.02	4.79	5.26
Fuel, Lube, and Electricity	8.29	4.71	7.67	5.11
Repairs	7.96	6.29	7.04	7.53
Hired Labor	3.30	1.29	1.99	.90
Drying	4.64	—	—	—
Miscellaneous	—	—	—	.44
Technical Services	.14	—	.21	.21
Total, Variable Expenses	110.63	64.97	50.45	67.73
General Farm Overhead	12.76	15.49	6.93	10.01
Taxes and Insurance	31.57	30.54	29.34	30.99
Interest	20.73	49.93	11.25	32.28
Total, Fixed Expenses	65.06	95.96	47.52	73.29
Total, Cash Expenses	175.69	160.93	97.97	141.01
Receipts Less Cash Expenses	-27.11	-22.61	-17.32	-22.84
Capital Replacement	32.30	24.50	22.17	25.05
Receipts Less Cash Expenses and Replacement	-59.41	47.11	-39.49	-47.89
Economic (Full Ownership) Costs:				
Variable Expenses	110.63	64.97	50.45	67.73
General Farm Overhead	12.76	15.49	6.93	10.01
Taxes and Insurance	31.57	30.54	29.34	30.99
Capital Replacement	32.30	24.50	22.17	25.05
Allocated Returns to Owned Inputs:				
Return to Operating Capital	2.85	1.49	.90	2.51
Return to Other Nonland Capital	7.23	4.56	5.45	5.06
Net Land Rent	11.89	21.77	3.74	8.47
Unpaid Labor	9.40	8.61	14.63	10.40
Total, Economic Costs	218.63	171.93	133.61	160.23
Residual Returns to Management and Risk ...	-70.05	-33.61	-52.96	-42.06
Harvest-Period Price (Dollars/Bu.)	1.58	4.55	1.44	2.34
Yield (Bu./Planted Acre)	94.04	30.40	48.86	44.87

¹ SOURCE: Economic Research Service, state-level costs of production, 1987, preliminary.² Latest Data available, 1986.

Index of Prices Paid by Farmers: Annual Averages, United States, 1984-88

INDEX	1988	1987	1986	1985	1984
Prices Paid by Farmers for Commodities & Services, Interest, Taxes, and Wage Rates (Parity Index 1910-14 = 100)	170	161	159	162	164
Production Items	157	147	147	151	155
Interest	186	190	211	228	248
Taxes	142	139	138	136	133
Wage Rates	172	166	160	154	151
Production Items, Interest, Taxes, and Wage Rates	160	151	150	156	161
Family Living — CPI ¹	194	187	181	177	171

¹ Bureau of Labor Statistics, Consumer Price Index for all Urban Consumers.

FIELD CROPS

General Information

Production of field crops for food and livestock feed remains the center of agriculture in Michigan. The value of field crops at the farm level during 1988 accounted for nearly \$1.2 billion. Michigan ranks in the top ten states in the production of alfalfa hay, dry beans, potatoes, sugarbeets, and spearmint.

The 1988 crop year may well be remembered as a year of weather extremes. The planting season got off to a rapid start as May weather was governed by above normal temperatures and limited rainfall. However, these same conditions quickly began to haunt Michigan farmers as the worst drought since the 1930's set in. By mid-July the drought

reached its peak and rainfall was generally one half to one-third below normal throughout the state. Many weather stations recorded record low rainfall during May and June.

Rainfall returned to a more normal pattern after mid-July and gave crops a chance to recover from the drought stress. The full effects of the drought could not be reversed and yields were below normal. In addition, maturity in row crops was delayed. An extremely wet fall brought yearly precipitation totals to near normal levels by the end of the season. However, wet field conditions slowed harvest progress and delayed completion until after freeze-up.

Acreage and Production, United States

CROP	Area Harvested		Unit	Yield per Acre		Production	
	1988	1987		1988	1987	1988	1987
	1,000 Acres					1,000	
Corn, for grain	58,164	59,208	Bu.	84.6	119.4	4,921,191	7,072,073
Corn, silage	8,295	5,829	Ton	9.5	14.5	78,925	84,468
Oats	5,590	6,925	Bu.	39.1	54.0	218,773	374,000
Barley	7,535	10,057	Bu.	38.6	52.7	290,505	529,530
Wheat, all	53,174	55,960	Bu.	34.1	37.7	1,811,261	2,107,480
Winter	39,785	39,347	Bu.	39.2	39.8	1,560,970	1,565,176
Durum	2,847	3,279	Bu.	15.7	28.2	44,831	92,617
Other Spring	10,542	13,334	Bu.	19.5	33.7	205,460	449,687
Rye	607	683	Bu.	24.8	29.0	15,047	19,818
Soybeans	57,383	56,977	Bu.	26.8	33.7	1,538,666	1,922,762
Hay, all	65,559	60,748	Ton	1.93	2.46	126,817	149,302
Hay, Alfalfa	26,695	25,535	Ton	2.60	3.32	69,282	84,794
Hay, Other	38,864	35,213	Ton	1.48	1.83	57,535	64,508
Dry Beans ¹	1,366.0	1,688.4	Cwt.	1,408.0	1,535.0	19,230	25,909
Potatoes, all	1,242.9	1,279.3	Cwt.	282.0	301.0	349,973	385,462
Sugarbeets	1,300.6	1,252.4	Ton	19.1	22.4	24,794	28,072
Peppermint, for oil	80.5	65.8	Lb.	67.0	68.0	5,360	4,446
Spearmint, for oil	22.6	23.8	Lb.	77.0	86.0	1,745	2,053

¹ Yield per acre in pounds.

Grain Storage

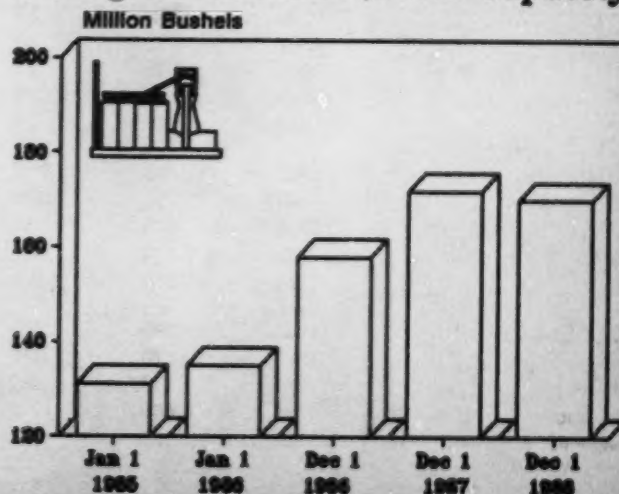
YEAR	Off Farm		On Farm Capacity
	Number of Facilities	Rated Capacity	
	1,000 Bushels		
1988 ²	346	170,000	300,000
1987 ²	343	172,000	285,000
1986 ²	345	158,000	296,029 ¹
1986 ³	353	135,000	276,972 ¹
1985 ³	361	131,000	—

¹ Capacity data survey indications.

² December 1.

³ January 1.

Michigan Off Farm Rated Capacity



Field Crop Acreage, Production and Value, Michigan

CROP	YEAR	Acreage		Production			Price Received ¹	Value of Production
		Planted	Harvested	Unit	Per Acre	Total		
		1,000				1,000	Dollars per Unit	1,000 Dollars
CORN, all	1988	2,100	—	—	—	—	—	—
	1987	2,300	—	—	—	—	—	—
	1986	2,800	—	—	—	—	—	—
	1985	3,100	—	—	—	—	—	—
	1984	3,050	—	—	—	—	—	—
CORN, for grain	1988	—	1,600	Bu.	70	112,000	2.55	285,600
	1987	—	1,950	Bu.	95	185,250	1.97	364,943
	1986	—	2,450	Bu.	105	257,250	1.43	367,868
	1985	—	2,730	Bu.	105	286,650	2.14	613,431
	1984	—	2,620	Bu.	84	220,080	2.56	563,405
CORN, silage	1988	—	450	Ton	7.5	3,375	—	—
	1987	—	330	Ton	13.0	4,290	—	—
	1986	—	320	Ton	13.5	4,320	—	—
	1985	—	340	Ton	13.5	4,590	—	—
	1984	—	400	Ton	11.0	4,400	—	—
WINTER WHEAT	1988	650	620	Bu.	42	26,040	3.55	92,442
	1987	450	400	Bu.	48	19,200	2.63	50,496
	1986	750	680	Bu.	45	30,600	2.38	72,828
	1985	770	750	Bu.	60	45,000	2.84	127,800
	1984	900	800	Bu.	57	45,600	3.18	145,008
OATS	1988	300	200	Bu.	30	6,000	2.80	16,800
	1987	350	300	Bu.	57	17,100	1.59	27,189
	1986	330	270	Bu.	63	17,010	1.19	20,242
	1985	420	390	Bu.	67	26,130	1.17	30,572
	1984	370	350	Bu.	62	21,700	1.84	39,928
BARLEY	1988	50	38	Bu.	32	1,216	3.90	4,742
	1987	55	50	Bu.	55	2,750	1.80	4,950
	1986	60	55	Bu.	59	3,245	1.60	5,192
	1985	39	38	Bu.	68	2,584	2.05	5,297
	1984	35	34	Bu.	60	2,040	2.50	5,100
RYE	1988	135	25	Bu.	26	650	2.80	1,820
	1987	115	20	Bu.	32	640	2.40	1,536
	1986	145	23	Bu.	31	713	1.40	998
	1985	135	21	Bu.	31	651	1.90	1,237
	1984	140	21	Bu.	28	588	2.25	1,323
SOYBEANS	1988	1,250	1,210	Bu.	28	33,880	7.50	254,100
	1987	1,100	1,090	Bu.	35	38,150	5.62	214,403
	1986	970	930	Bu.	31	28,830	4.67	134,636
	1985	1,100	1,080	Bu.	32	34,560	4.93	170,381
	1984	1,200	1,190	Bu.	27	32,130	5.79	186,033
DRY BEANS ²	1988	260	185	Cwt.	1,200	2,220	34.60	76,812
	1987	470	420	Cwt.	1,220	5,124	14.80	75,835
	1986	480	340	Cwt.	800	2,720	23.60	64,192
	1985	440	410	Cwt.	1,320	5,412	15.00	81,180
	1984	400	390	Cwt.	1,100	4,290	19.60	84,084

Field Crop Acreage, Production and Value, Michigan (Continued)

CROP	YEAR	Acreage		Production			Price Received ¹	Value of Production
		Planted	Harvested	Unit	Per Acre	Total		
		1,000				1,000	Dollars per Unit	1,000 Dollars
SUGARBEETS	1988	152	145	Ton	16.5	2,393	3	3
	1987	144	142	Ton	20.5	2,911	31.00	90,241
	1986	137	110	Ton	20.8	2,288	30.00	68,640
	1985	124	118	Ton	19.7	2,325	29.60	68,820
	1984	110	108	Ton	19.6	2,117	34.40	72,825
POTATOES, all	1988	43.5	39.5	Cwt.	218	8,610	6.55	56,231
	1987	44.5	43.3	Cwt.	253	10,970	5.10	55,947
	1986	55.0	42.3	Cwt.	267	11,304	6.00	67,801
	1985	60.0	57.8	Cwt.	262	15,136	4.40	66,596
	1984	58.0	56.8	Cwt.	266	15,100	5.70	86,122
POTATOES, summer	1988	11.5	9.5	Cwt.	180	1,710	3	3
	1987	10.5	10.3	Cwt.	200	2,060	5.10	10,506
	1986	13.0	7.3	Cwt.	230	1,679	5.70	9,570
	1985	14.0	13.8	Cwt.	220	3,036	4.20	12,751
	1984	13.0	12.8	Cwt.	200	2,560	6.70	17,152
POTATOES, fall	1988	32	30	Cwt.	230	6,900	3	3
	1987	34	33	Cwt.	270	8,910	5.10	45,441
	1986	42	35	Cwt.	275	9,625	6.05	58,231
	1985	46	44	Cwt.	275	12,100	4.45	53,845
	1984	45	44	Cwt.	285	12,540	5.50	68,970
HAY, all	1988	—	1,900	Ton	2.22	4,220	99.00	417,780
	1987	—	1,500	Ton	2.92	4,384	60.50	265,232
	1986	—	1,770	Ton	3.24	5,743	52.00	298,636
	1985	—	1,750	Ton	3.26	5,705	53.00	302,365
	1984	—	1,750	Ton	3.02	5,285	61.50	325,028
HAY, alfalfa	1988	—	1,300	Ton	2.60	3,380	—	—
	1987	—	1,180	Ton	3.20	3,776	—	—
	1986	—	1,400	Ton	3.60	5,040	—	—
	1985	—	1,400	Ton	3.60	5,040	—	—
	1984	—	1,400	Ton	3.30	4,620	—	—
HAY, other	1988	—	600	Ton	1.40	840	—	—
	1987	—	320	Ton	1.90	608	—	—
	1986	—	370	Ton	1.90	703	—	—
	1985	—	350	Ton	1.90	665	—	—
	1984	—	350	Ton	1.90	665	—	—
SPEARMINT, for oil	1988	—	1.5	Lb.	24	36	16.60	598
	1987	—	1.8	Lb.	29	52	12.50	650
	1986	—	2.8	Lb.	31	87	11.00	957
	1985	—	3.3	Lb.	28	92	12.10	1,113
	1984	—	3.8	Lb.	33	125	13.60	1,700

¹ Marketing year.² Production per acre in pounds.³ Not available at publication time.

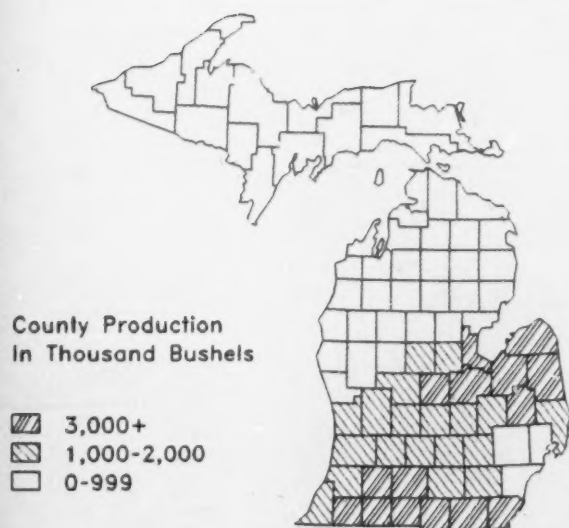
CORN

The 1988 drought reduced Michigan corn for grain production to its lowest level since 1969. Improved prices could not offset the lost output and value of production for the 1988 crop declined to the lowest level since 1972. Corn, Michigan's traditional leader of field crop revenue, slipped to second place and was replaced by hay. The drought sharply reduced grain yields, which fell to the lowest level since 1976. Live-stock producers faced with the lowest silage yields since

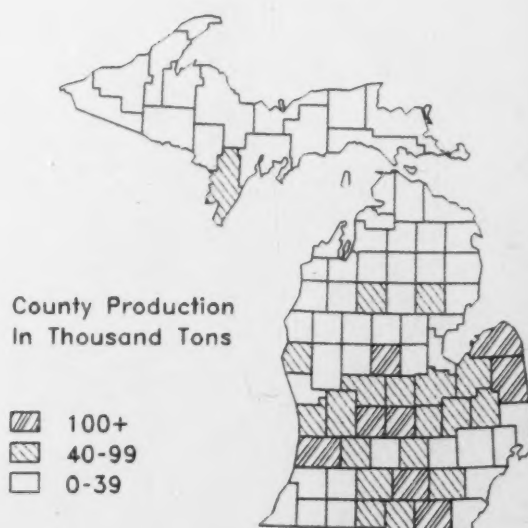
1948 increased acreage harvested for silage to the highest level since 1974.

St. Joseph, Cass, Tuscola, Huron and Saginaw were the leading counties in corn for grain production during 1988. Michigan ranked thirteenth in grain production and eighth in silage. Nationally, corn for grain production dropped 30 per cent from 1987, due primarily to the drought.

Grain Corn



Corn Silage



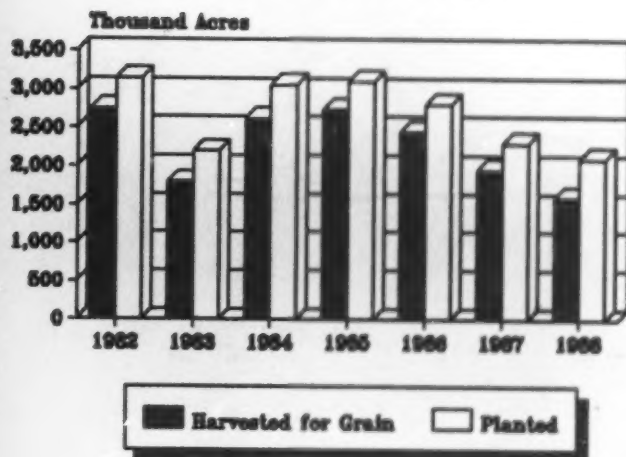
Grain Corn Acreage, Yield, Production

YEAR	Acres Harvested	Yield per Acre	Production
	<i>1,000</i>	<i>Bushels</i>	<i>1,000 Bushels</i>
1988	1,600	70	112,000
1987	1,950	95	185,250
1986	2,450	105	257,250
1985	2,730	105	286,650
1984	2,620	84	220,080

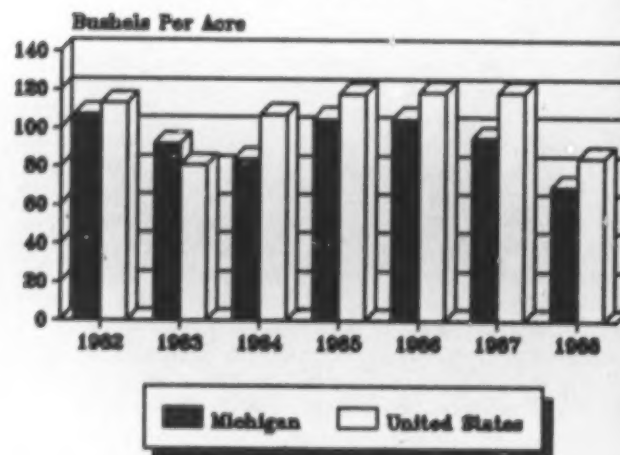
Corn Silage Acreage, Yield, Production

YEAR	Acres Harvested	Yield per Acre	Production
	<i>1,000</i>	<i>Bushels</i>	<i>1,000 Bushels</i>
1988	450	7.5	3,375
1987	330	13.0	4,290
1986	320	13.5	4,320
1985	340	13.5	4,590
1984	400	11.0	4,400

Corn Acreage



Corn for Grain Yields



Grain Corn Stocks by Quarter

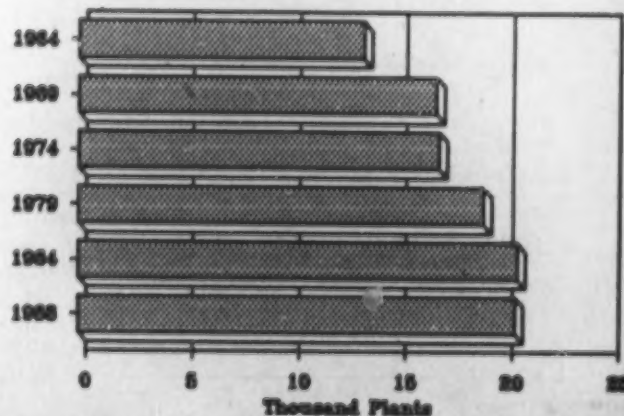
CROP YEAR	December 1 ¹		March 1 ²		June 1		September 1 ³	
	On Farm	Off Farm	On Farm	Off Farm	On Farm	Off Farm	On Farm	Off Farm
	1,000 Bushels							
1988	110,000	70,837	71,000	56,216	50,000	34,241		
1987	148,000	98,829	105,000	96,373	90,000	61,718	45,000	60,245
1986	210,000	92,565	140,000	85,069	88,000	70,935	62,000	67,182
1985	200,655	69,095	120,393	49,122	91,728	42,527	52,000	44,218
1984	127,646	43,716	88,032	24,932	55,020	18,397	15,406	10,389

¹ Prior to 1986 January 1.² Prior to 1986 April 1.³ Prior to 1986 October 1.

Corn for Grain Plant Population Per Acre

Corn For Grain: Plant Population per Acre¹

YEAR	
1988	20,500
1987	21,600
1986	20,700
1985	20,900
1984	20,600
1979	19,000
1974	16,900
1969	16,768
1964	13,358

¹Based on stalk counts in plots selected for objective yield samples.

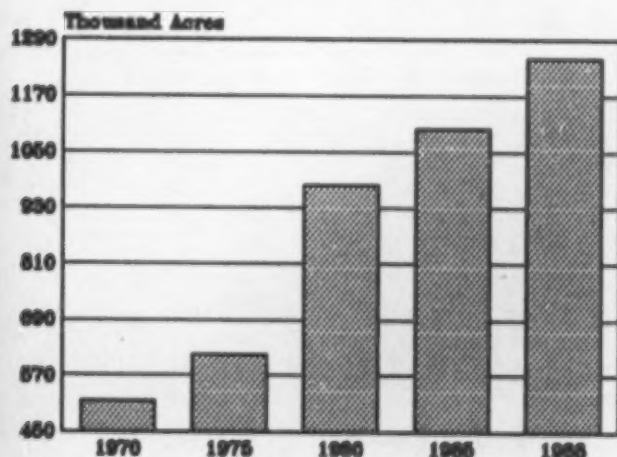
SOYBEANS

Soybeans continue to assume a more prominent position in Michigan agriculture. In 1988 farmers harvested a record 1.21 million acres, up 11 percent from a year earlier. The previous record soybean harvested acreage was established in 1984. The summer drought reduced yields to their lowest level since 1984. Soybeans tolerated the drought better than most other field crops and timely July and August rains were beneficial. Wet fall conditions and drought-related weed problems made harvest more difficult than normal. Production during 1988 was down 11 percent from the previous year. The 1988 crop was valued at \$254 million.

Soybeans are the most important U.S. oilseed. Soybean oil is used in cooking oil, margarine, paints, varnishes, adhesives and many other products. Soybean meal is a primary protein source in livestock feed. Michigan ranked 15 among states in soybean production in 1988.



Soybean Acreage Planted



Acreage, Yield, Production

YEAR	Acres Harvested	Yield per Acre	Production
	1,000	Bushels	1,000 Bushels
1988	1,210	28.0	33,880
1987	1,090	35.0	38,150
1986	930	31.0	28,830
1985	1,080	32.0	34,560
1984	1,190	27.0	32,130

Soybean Stocks by Quarter

CROP YEAR	December 1 ¹		March 1 ²		June 1		September 1	
	On Farm	Off Farm	On Farm	Off Farm	On Farm	Off Farm	On Farm	Off Farm
	1,000 Bushels							
1988	10,500	10,857	8,000	7,742	3,000	2,604		
1987	11,000	13,844	7,500	7,092	3,000	3,237	1,500	1,484
1986	11,500	10,654	6,500	7,500	4,000	6,004	1,500	3,552
1985	18,317	10,613	10,022	6,589	6,221	5,217	2,200	3,931
1984	10,924	11,832	6,426	5,934	3,534	3,812	1,928	2,310

¹ Prior to 1986 January 1.

² Prior to 1936 April 1.

DRY BEANS

The Michigan dry bean industry experienced a dramatic change during 1988 as planted acreage fell to the lowest level since estimates started in 1909. Weather became a key factor in a series of events which further intensified the sharp downturn in acreage. The summer drought delayed the completion of planting until mid-July and resulted in a late maturing crop. Frosts in early October damaged immature beans and increased acreage abandonment. An extremely wet fall also increased abandonment as quality deteriorated before

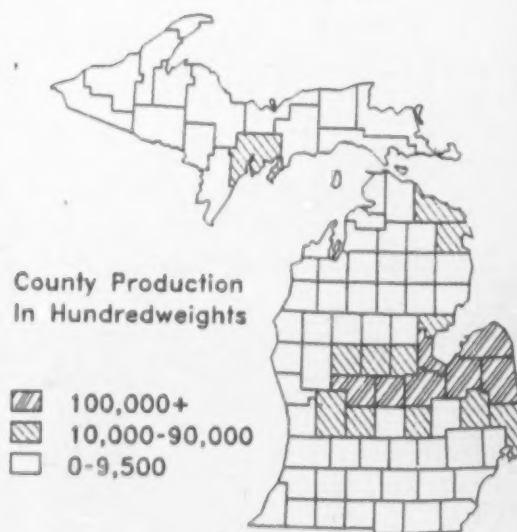
growers could complete harvest. The combined effects reduced production to the lowest level since 1921. Michigan, which has historically ranked first in total dry bean production, slipped to sixth place nationally. However, the state retained its rank as the nation's leading Navy bean producer. The fertile soils of the Bay-Thumb area and Saginaw Valley are particularly well suited for bean production. Michigan dry beans are available worldwide and continue to be an important and valuable commodity to Michigan agriculture.

Dry Bean Acreage, Yield, Production

KIND	Year	Planted Acres	Harvested Acres	Yield per Acre	Production
		1,000	1,000	Pounds	1,000 Cwt.
Navy	1988	220	155	1,200	1,860
	1987	380	340	1,210	4,114
	1986	340	230	650	1,495
	1985	360	335	1,300	4,355
	1984	350	342	1,050	3,591
Other Than Navy ¹ . . .	1988	40	30	1,200	360
	1987	90	80	1,263	1,010
	1986	140	110	1,114	1,225
	1985	80	75	1,409	1,057
	1984	50	48	1,455	699
Total	1988	260	185	1,200	2,220
	1987	470	420	1,220	5,124
	1986	480	340	800	2,720
	1985	440	410	1,320	5,412
	1984	400	390	1,100	4,290

¹Yield derived.

Dry Beans



Dry Bean Production by Kinds

KIND	1988	1987	1986	1985	1984
	1,000 Cwt.				
Navy Beans . . .	1,860	4,114	1,495	4,355	3,591
Red Kidney . . .	154	370	225	415	260
Cranberries . . .	120	205	220	275	185
Pinto	11	126	120	60	30
Black Turtle . . .	14	130	620	110	35
Small White . . .	39	129	10	165	170
Others	22	50	30	32	19
Total	2,220	5,124	2,720	5,412	4,290

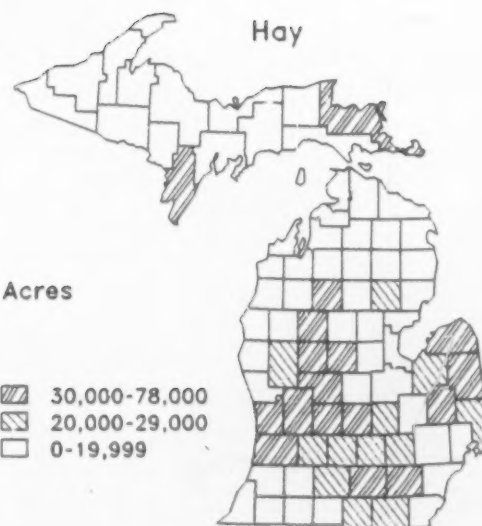
Dry Bean Stocks in Commercial Elevators

YEAR AND MONTH	Navy	Other Than Navy	Total
December 31			
1988	2,400	200	2,600
1987	3,000	550	3,550
1986	1,200	300	1,500
1985	2,800	375	3,175
1984	2,550	275	2,825
August 31			
1988	1,375	75	1,450
1987	270	80	350
1986	520	80	600
1985	460	110	570
1984	620	80	700

HAY

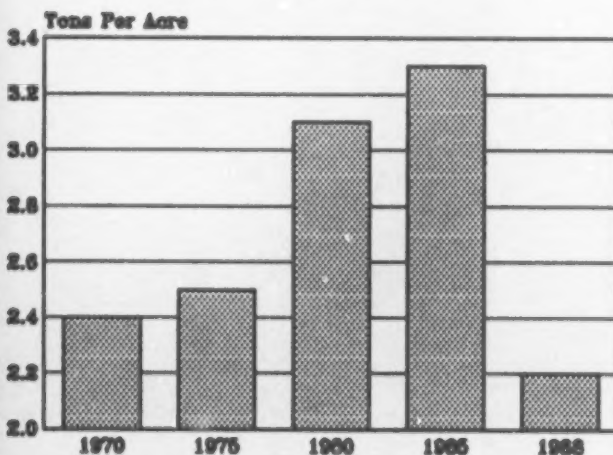
Hay became Michigan's leading field crop in value of production during 1988 and was valued at over \$400 million. This is an increase of nearly 60 percent from 1987. Acres harvested increased about 25 percent from 1987 after set-aside and conservation reserve acres were released for haying and grazing during the 1988 drought. Total tonnage harvested was down almost 5 percent as low yields more than offset the acreage increase. Strong demand and limited production caused hay prices to double. Most hay is grown by dairy and beef cattle producers for consumption by their own livestock.

Michigan jumped to eleventh among all states in volume of hay produced in 1988. Production was over 4 million tons. Alfalfa accounts for about 80 percent of the total hay crop.



Source: 1987 Census of Agriculture

All Hay Yields



Acreage, Yield, Production

YEAR	Acres Harvested	Yield per Acre	Production
	1,000	Tons	1,000 Tons
1988	1,900	2.22	4,220
1987	1,500	2.92	4,384
1986	1,770	3.24	5,743
1985	1,750	3.26	5,705
1984	1,750	3.02	5,285

Production by Kinds

CROP YEAR	Total	Alfalfa and Alfalfa Mixtures		All Other Kinds	
		Acres	Production	Acres	Production
	1,000 Tons	1,000	1,000 Tons	1,000	1,000 Tons
1988	4,220	1,360	3,380	600	840
1987	4,384	1,180	3,776	320	608
1986	5,743	1,400	5,040	370	703
1985	5,705	1,400	5,040	350	665
1984	5,285	1,400	4,620	350	665

Hay Stocks on Farms

CROP YEAR	December 1	May 1
	1,000 Tons	
1988	2,405	549
1987	2,236	570
1986	3,331	861
1985 ¹	3,195	742
1984 ¹	2,854	634

¹January 1 following year.

Monthly Farm Marketings

Corn

MONTH	CROP YEAR				
	1987	1986	1985	1984	1983
	<i>Percent</i>				
October	10	8	7	8	8
November	19	14	20	24	28
December	7	17	24	8	13
January	11	12	17	9	12
February	8	10	4	6	9
March	6	10	3	12	10
April	8	6	4	9	6
May	4	5	6	7	4
June	8	5	4	6	5
July	7	4	4	5	2
August	6	3	3	3	2
September	6	6	4	3	1

Soybeans

MONTH	CROP YEAR				
	1987	1986	1985	1984	1983
	<i>Percent</i>				
September	3	2	3	1	4
October	24	18	22	16	34
November	26	20	16	20	17
December	9	12	18	5	8
January	13	15	11	7	6
February	5	6	5	4	6
March	6	7	7	10	7
April	5	5	6	12	6
May	4	5	4	8	8
June	3	4	4	8	2
July	1	3	2	7	1
August	1	3	2	2	1

Dry Beans

MONTH	CROP YEAR				
	1987	1986	1985	1984	1983
	<i>Percent</i>				
September	3	7	14	16	16
October	29	26	23	18	23
November	15	24	11	7	10
December	9	21	11	7	7
January	7	10	11	7	6
February	5	4	7	5	7
March	4	2	3	5	4
April	7	1	4	5	4
May	6	2	3	9	4
June	5	1	5	11	6
July	7	1	4	7	6
August	3	1	4	3	7

Wheat

MONTH	CROP YEAR				
	1987	1986	1985	1984	1983
	<i>Percent</i>				
July	44	47	52	44	36
August	19	21	16	26	31
September	19	4	9	6	5
October	3	5	6	4	3
November	3	3	6	2	2
December	3	3	3	4	6
January	3	5	2	5	6
February	2	2	2	2	4
March	1	2	1	2	3
April	1	2	1	2	2
May	1	3	1	1	1
June	1	3	1	2	1

Oats

MONTH	CROP YEAR				
	1987	1986	1985	1984	1983
	<i>Percent</i>				
July	24	7	12	6	6
August	30	37	51	35	37
September	12	4	5	8	10
October	3	3	3	4	7
November	3	2	6	3	5
December	3	8	2	9	5
January	6	10	2	7	7
February	5	10	2	7	8
March	4	7	3	7	5
April	4	4	7	5	4
May	4	4	3	6	4
June	2	4	4	3	2

Hay

MONTH	CROP YEAR				
	1987	1986	1985	1984	1983
	<i>Percent</i>				
June	15	13	14	17	14
July	12	14	14	12	10
August	10	6	6	8	6
September	5	4	5	4	4
October	6	4	5	4	5
November	10	4	5	7	6
December	9	12	11	9	12
January	8	11	10	8	9
February	10	11	10	6	6
March	7	10	9	10	10
April	6	8	8	9	11
May	2	3	3	6	7

Wheat Variety

Wheat acreage for harvest in Michigan during 1989 is estimated at 640,000 acres. About 77 percent, or 495,000 acres, are soft white varieties while 145,000 acres, 23 percent, are soft red varieties. The breakdown of acreage by class comes from a wheat variety survey conducted by the Federal/State Michigan Agricultural Statistics Service. White wheat varieties accounted for a slightly larger share of the 1989 crop than the previous year. However, white wheat dominance has not reached the level exhibited in 1985 and 1986 when soft white varieties accounted for 80 percent of Michigan's wheat acreage.

Frankenmuth, a soft white wheat, continues to be the most popular variety in Michigan accounting for about 45 percent of the acreage. Augusta acreage accounted for 26 percent of the total, up from 22 percent last year. Hillsdale remains the most common soft red wheat variety accounting for about 7 percent of the total acreage, down from 10 percent in 1988. Two other red varieties, Pioneer and Caldwell, accounted for 6 and 5 percent, respectively. These five popular varieties account for nearly 90 percent of Michigan's wheat acreage.

Michigan Winter Wheat Acreage for Harvest by Class 1989

CLASS	Agricultural Statistics Districts									State Total
	1	2	3	4	5	6	7	8	9	
	1,000 Acres									
Soft White	1.5	5.0	12.5	12.0	58.0	120.0	42.0	188.0	56.0	495.0
Soft Red	—	2.5	1.5	—	2.0	10.0	13.0	27.0	89.0	145.0
STATE TOTAL	1.5	7.5	14.0	12.0	60.0	130.0	55.0	215.0	145.0	640.0

Michigan Wheat Acreage for Harvest by Class and Variety

CLASS & VARIETY	1989		1988		1987	
	<i>Acres</i>	<i>Pcrnt</i>	<i>Acres</i>	<i>Percent</i>	<i>Acres</i>	<i>Percent</i>
Soft White Winter						
Augusta	166,000	25.9	134,000	21.6	84,000	21.0
Frankenmuth	285,000	44.5	288,000	46.4	173,000	43.3
Frederick	12,000	1.9	18,500	3.0	15,000	3.8
Genesee	7,000	1.1	6,000	1.0	2	2
Tecumseh	2,000	.3	5,000	.8	2	2
Unknown & Other ¹	23,000	3.6	8,500	1.4	13,000	3.2
TOTAL	495,000	77.3	460,000	74.2	285,000	71.3
Soft Red Winter						
Adder	2	2	1,000	.2	1,500	.4
Adena	1,000	.2	2	2	2	2
Arthur	4,500	.7	8,800	1.4	6,500	1.6
Becker	1,000	.2	1,900	.3	1,500	.4
Caldwell	32,000	5.0	36,000	5.8	17,000	4.2
Cardinal	9,000	1.4	2	2	2	2
Hillsdale	46,000	7.2	59,000	9.5	41,000	10.2
Pioneer	38,000	5.9	38,500	6.2	16,000	4.0
Titan	2,500	.4	2	2	2	2
Unknown & Other ¹	11,000	1.7	14,800	2.4	31,500	7.9
TOTAL	145,000	22.7	160,000	25.8	115,000	28.7
STATE TOTAL	640,000	100.0	620,000	100.0	400,000	100.0

¹ Includes minor and unknown varieties.

² Included in other varieties.

WHEAT, OATS, BARLEY and RYE

The drought had a significant impact on small grain yields in Michigan during 1988. Oats and barley yields were hurt the most while the winter wheat and rye crops both turned out better than expected prior to harvest. **Wheat** production actually increased as favorable fall 1987 planting conditions enabled growers to seed near normal acreage. Growers harvested 620,000 acres of wheat, up 220,000 acres from the previous season's flood reduced acreage. Yield, at 42 bushels per acre, was only 6 bushels below the previous year. Production increased 36 percent from the low 1987 output.

Oats was the crop hardest hit by the drought. The average yield of 30 bushels per acre was the lowest Michigan yield since 1943. Farmers harvested only 200,000 acres for grain as

the drought forced producers to either cut for hay or abandon a total of 100,000 acres of oats. Total oats production, at 6 million bushels was the smallest crop since estimates began in 1867. The drought reduced **barley** yields to 32 bushels per acre, the lowest yields since 1956. Growers harvested only 38,000 acres for grain. **Rye** production increased 2 percent from the previous year as increased harvested acreage offset a 6 bushel drop in average yield.

Wheat grown in Michigan is virtually all marketed as a food grain. While large quantities of oats are also sold, the majority is used on farms as livestock feed. Some barley is also used as feed although most is sold for malting. Rye is grown primarily as a winter cover crop.

Wheat Acreage, Yield, Production

YEAR	Acres Harvested	Yield per Acre	Production
	1,000	Bushels	1,000 Bushels
1988	620	42	26,040
1987	400	48	19,200
1986	680	45	30,600
1985	750	60	45,000
1984	800	57	45,600

Oats Acreage, Yield, Production

YEAR	Acres Harvested	Yield per Acre	Production
	1,000	Bushels	1,000 Bushels
1988	200	30	6,000
1987	300	57	17,100
1986	270	63	17,010
1985	390	67	26,130
1984	350	62	21,700

Barley Acreage, Yield, Production

YEAR	Acres Harvested	Yield per Acre	Production
	1,000	Bushels	1,000 Bushels
1988	38	32	1,216
1987	50	55	2,750
1986	55	59	3,245
1985	38	68	2,584
1984	34	60	2,040

Rye Acreage, Yield, Production

YEAR	Acres Harvested	Yield per Acre	Production
	1,000	Bushels	1,000 Bushels
1988	25	26	650
1987	20	32	640
1986	23	31	713
1985	21	31	651
1984	21	28	588

Small Grain Stocks by Quarter¹

CROP	Crop Year	September 1 ²		December 1 ³		March 1 ⁴		June 1	
		On Farm	Off Farm	On Farm	Off Farm	On Farm	Off Farm	On Farm	Off Farm
		1,000 Bushels							
WHEAT	1988	4,300	16,219	3,200	12,146	1,300	10,200	500	4,762
	1987	4,000	16,895	1,800	12,968	1,300	8,739	1,200	5,111
	1986	3,267	20,668	2,300	15,557	1,600	13,044	900	10,084
	1985	5,400	21,232	3,600	15,513	2,250	10,425	1,800	8,431
	1984	6,384	18,001	3,648	13,839	1,824	8,175	1,368	6,027
OATS	1988	8	8	8	8	8	8	1,400	1,435
	1987	8	8	8	8	8	8	1,700	1,361
	1986	8	8	8	8	8	8	2,100	1,038
	1985	17,768	6,262	13,065	4,593	8	8	2,874	2,130
	1984	14,756	4,123	10,850	2,468	5,859	1,928	2,821	1,404

¹ Includes interior mills, elevators and warehouses, cereal food processing plants, cereal merchant mills, terminal and C.C.C. bins.

² Prior to 1986 October 1.

³ Prior to 1986 January 1.

⁴ Prior to 1986 April 1.

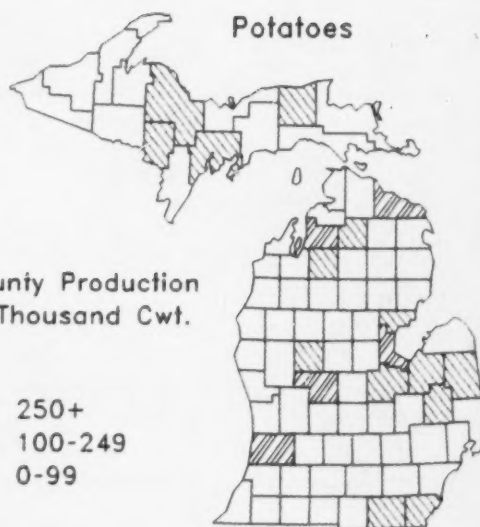
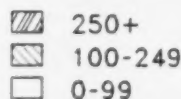
⁵ Effective 1986 only June 1 estimates will be made.

Michigan's potato production during 1988 dropped sharply from 1987. This was due mainly to a significant decrease in yield per acre. The summer drought and high temperatures, plus adverse weather conditions during harvest were to blame for the lower yields. Despite this reduction, Michigan remained tenth among states in potato production during 1988. The majority of Michigan potatoes are whites and are sold for table use or for potato chips. The remainder are virtually all russets used for french fries and other frozen products. Montcalm and Bay counties continued to lead the state in potato acreage.

Total Acreage, Yield, Production

YEAR	Acres Harvested	Yield per Acre	Production
	<i>1,000</i>	<i>Cwt.</i>	<i>1,000 Cwt.</i>
1988	39.5	218	8,610
1987	43.3	253	10,970
1986	42.3	267	11,304
1985	57.8	262	15,136
1984	56.8	266	15,100

County Production
In Thousand Cwt.



Production and Disposition

SEASON	Year	Production	Total Used for Seed ¹	Used on Farm Where Grown		Sold
				For Seed, Feed and Household Use	Shrink & Loss	
				<i>1,000 Cwt.</i>		
SUMMER	1988	1,710	2	2	2	2
	1987	2,060	247	75	135	1,850
	1986	1,679	210	30	49	1,600
	1985	3,036	267	53	343	2,640
	1984	2,560	273	69	199	2,292
FALL	1988	6,900	2	2	2	2
	1987	8,910	624	220	1,040	7,650
	1986	9,625	646	215	1,040	8,370
	1985	12,100	819	250	1,250	10,600
	1984	12,540	920	250	1,190	11,100
TOTAL	1988	8,610	2	2	2	2
	1987	10,970	871	295	1,175	9,500
	1986	11,304	856	245	1,089	9,970
	1985	15,136	1,086	303	1,593	13,240
	1984	15,100	1,193	319	1,389	13,392

Stocks used purchased and used on farms where concern

29Not available at publication time.

Fall Potato Stocks

CROP YEAR	December 1	January 1	February 1	March 1	April 1	May 1
	1,000 Cwt.					
1988	3,600	2,600	1,700	1,200	600	300
1987	5,500	4,300	3,200	2,300	1,300	400
1986	6,000	5,100	4,100	3,000	1,800	600
1985	8,000	6,600	5,300	4,100	2,800	1,500
1984	8,000	6,500	5,300	4,100	2,800	1,800

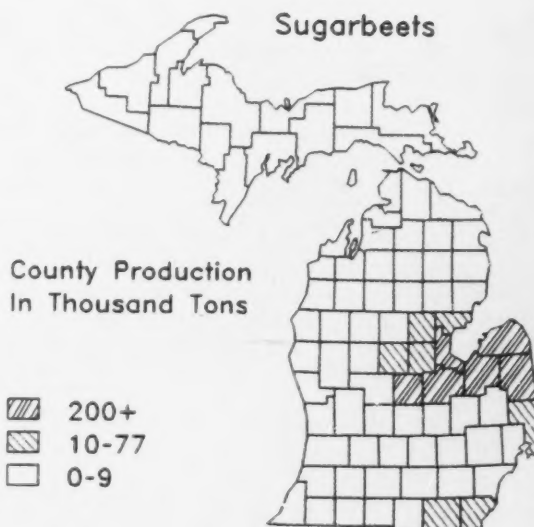
SUGARBEETS

Michigan sugarbeet acreage continues to expand to meet factory capacity levels and reach its highest level since 1933. Despite the acreage increase, a sharp decline in production was noted during 1988 as adverse weather limited crop potential. Drought conditions combined with a wet fall kept yields at the lowest level since 1969. Michigan remained the fifth largest producing state and accounted for nearly 10 percent of the U.S. output. The 1987 sugarbeet crop was worth about \$90 million to Michigan farmers. Tuscola, Huron and Bay remain the three largest sugarbeet producing counties.

Sugarbeet acreage is contracted to processing plants which refine the beets into sucrose. About half of the U.S. domestic sugar production is from sugarbeets and half from sugarcane.

Acreage, Yield, Production

YEAR	Acres Harvested	Yield per Acre	Production
	1,000	Tons	1,000 Tons
1988	145	16.5	2,393
1987	142	20.5	2,911
1986	110	20.8	2,288
1985	118	19.7	2,325
1984	108	19.6	2,117



SPEARMINT

Michigan's 1988 spearmint crop totaled 36,000 pounds of oil with a value of \$598,000. The hot, dry summer brought yields to their lowest level in recent years. The drought, in combination with an exceptionally wet fall, led to a sharp decline in harvested acreage.

Most Michigan spearmint goes to processors which produce oil to be further refined for use in such products as gum, medicine, soap, and toothpaste. Fresh mint leaves are used in restaurants for garnishes. The major producing area is central Lower Michigan. Michigan ranks sixth nationwide in spearmint production.



Source: 1987 Census of Agriculture

Acreage, Yield, Production

YEAR	Acres Harvested	Production—Oil	
		Per Acre	Total
		Pounds	1,000 Pounds
1988	1,500	24	36
1987	1,800	29	52
1986	2,800	31	87
1985	3,300	28	92
1984	3,800	33	125

FRUIT

General Information

Michigan is one of the major fruit producing states in the nation. This is largely due to Lake Michigan's moderating influence on the weather. Cold air passing over the unfrozen lake in winter is warmed while hot air passing over in the summer is cooled. The temperate climate which results is ideal for fruit production. This "lake effect" also helps delay fruit tree bloom in the spring, which lessens the possibility of freeze damage.

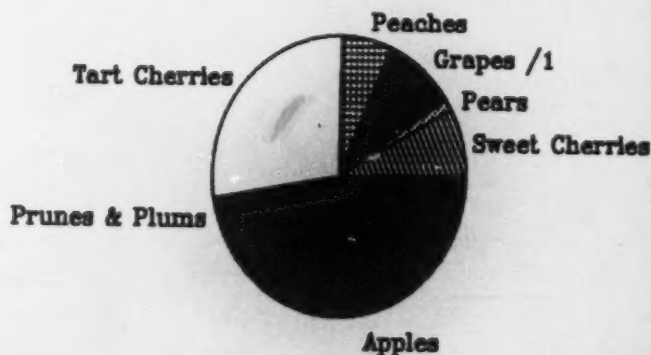
The 1988 growing season began with sever freezes during the week of April 18 in parts of southwest and west central Michigan. In addition, on April 22 parts of the Southwest were pummeled by a hailstorm which left 6 inches of hail in some orchards. The most detrimental factor, through, was the combination of record-breaking high temperatures and the

severest drought in more than 50 years. During the period from April 1 to mid-July, total rainfall was as much as 6 inches below normal in the state's major fruit-growing areas. Tree deaths increased, particularly among young trees and trees on sandy soil, and all trees showed varying degrees of stress. Most early harvested fruit, particularly peaches, cherries, and some apple varieties, was small sized. Rains which began in late July improved conditions so that late season fruit such as grapes and apples were of much better quality and size, although total tonnage was still below the 1987 harvest.

Overall production of Michigan's seven major fruit crops in 1988 fell almost one-fourth from last year's level to 1.23 billion pounds. All fruit crops except pears showed production declines.



Trees of Bearing Age, Acres



/1 Vines of Bearing Age

Trees, Acres, Production and Value

FRUIT	YEAR	Trees of Bearing Age		Production		Price Received	Value of Production
		Number	Acres	Total	Utilized		
		<i>1,000</i>	<i>1,000</i>	<i>Million Pounds</i>		<i>Dollars per Cwt.</i>	<i>1,000 Dollars</i>
APPLES ¹	1988	5,100	53.5	830	830	8.80	72,960
	1987	4,800	50.5	1,050	1,050	7.60	79,860
	1986	4,450	47.3	700	700	9.30	65,075
	1985	4,200	46.2	1,100	1,070	7.50	79,800
	1984	3,900	44.8	770	770	8.00	61,960
TART CHERRIES	1988	3,500	33.3	180	180	23.50	42,240
	1987	3,600	34.0	265	225	7.50	16,890
	1986	3,500	33.3	170	165	19.80	32,751
	1985	3,250	31.6	220	215	21.90	47,145
	1984	3,000	30.0	210	195	25.40	49,555
SWEET CHERRIES	1988	810	9.4	56	56	32.85	18,395
	1987	780	9.1	64	64	28.80	18,436
	1986	740	8.6	40	40	28.80	11,520
	1985	700	8.2	62	62	25.00	15,500
	1984	670	8.0	66	62	21.15	13,120
PEACHES	1988	925	7.6	45	45	17.80	8,028
	1987	875	7.3	60	59	16.10	9,526
	1986	790	6.6	50	50	17.70	8,864
	1985	680	5.9	55	55	20.90	11,515
	1984	600	5.4	45	45	17.10	7,700
				<i>Tons</i>		<i>Dollars per Ton</i>	
GRAPES ²	1988	5,200	11.1	53,000	53,000	256	13,548
	1987	5,300	11.3	60,000	60,000	260	15,609
	1986	5,400	11.5	32,000	32,000	247	7,916
	1985	5,500	11.8	51,000	51,000	215	10,952
	1984	5,650	12.0	49,000	49,000	166	8,131
PEARS	1988	146	1.50	8,000	8,000	257	2,055
	1987	150	1.55	8,000	8,000	236	1,884
	1986	155	1.60	11,000	11,000	233	2,558
	1985	160	1.70	8,000	8,000	242	1,933
	1984	165	1.70	11,000	11,000	219	2,404
PRUNES AND PLUMS	1988	365	3.5	11,000	11,000	198	2,173
	1987	345	3.3	16,000	14,000	144	2,018
	1986	335	3.2	11,000	11,000	243	2,668
	1985	315	3.0	11,000	11,000	299	3,285
	1984	300	2.9	12,000	12,000	276	3,310

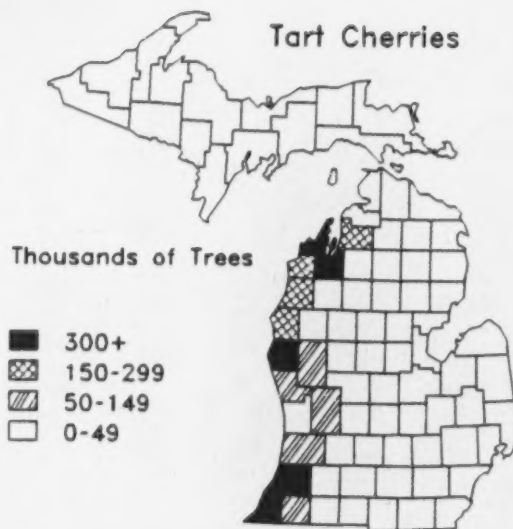
¹Commercial.²Vines of bearing age.Fruit Total Acreage, Production and Value¹

YEAR	Acres of Bearing Age	Production		Value of Utilized Production	
		Total	Utilized	Average	Total
		<i>Million Pounds</i>		<i>Dollars per Cwt.</i>	<i>1,000 Dollars</i>
1988	119,900	1,255	1,255	12.70	159,399
1987	117,050	1,607	1,562	9.23	144,223
1986	112,100	1,068	1,063	12.36	131,352
1985	108,400	1,577	1,542	11.03	170,130
1984	104,800	1,235	1,216	12.02	146,180

¹Includes apples, peaches, tart cherries, sweet cherries, pears, prunes-plums, and grapes.

TART CHERRIES

The 1988 tart cherry crop, placed at 180 million pounds, was down almost a third from the 1987 level, though utilized production declined only a fifth. The previous year's large crop and unfavorable weather during bloom reduced crop potential. Severe heat and drought through most of the growing season resulted in increased drop and smaller fruit, and damaged many young trees. Michigan continued to lead the nation in tart cherry production, accounting for over three quarters of U.S. output. Bearing trees increased over a third from 1982 to 1987, but showed a smaller decline in 1988. Lower prices caused by surplus production the past few years have led to fewer plantings and more removals.



Trees, Acres, Production and Value

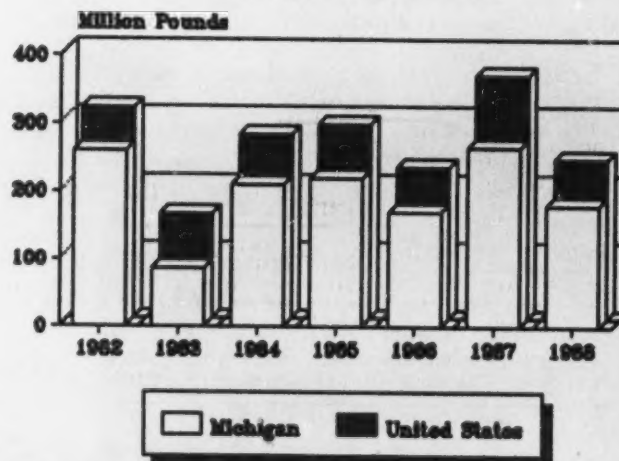
YEAR	Trees of Bearing Age		Production		Price Received	Value of Production
	Number	Acres	Total	Utilized		
	<i>1,000</i>	<i>1,000</i>	<i>Million Pounds</i>		<i>Dollars per Cwt.</i>	<i>1,000 Dollars</i>
1988	3,500	33.3	180	180	23.50	42,240
1987	3,600	34.0	265	225	7.50	16,890
1986	3,500	33.3	170	165	19.80	32,751
1985	3,250	31.6	220	215	21.90	47,145
1984	3,000	30.0	210	195	25.40	49,555

Production and Utilization

YEAR	Total Production	Utilized Production	Fresh Market	Utilization of Sales Processed		
				Canned	Frozen	Other
	Million Pounds					
1988	180	180	3	40	128	9
1987	265	225	5	55	150	15
1986	170	165	3	30	124	8
1985	220	215	5	45	162	3
1984	210	195	5	54	130	6

Production by Region

REGION	1988	1987	1986	1985	1984
<i>Million Pounds</i>					
Northwest	110	120	125	105	115
West Central ...	34	70	25	70	45
Southwest	35	73	19	44	48
Other	1	2	1	1	2
State Total	180	265	170	220	210

Total Production
Tart Cherries

Tart Cherry Stocks in Cold Storage

MONTH	East North Central Region ¹				48 States Total ²			
	Crop Year							
	1988	1987	1986	1985	1988	1987	1986	1985
	1,000 Pounds							
July	160,368	179,534	155,464	150,484	193,383	215,247	188,803	180,475
August	161,789	175,164	161,538	161,502	197,763	214,443	194,372	194,336
September	147,976	158,295	155,066	155,140	181,652	192,483	184,729	186,352
October	136,946	151,410	153,187	143,220	169,313	183,884	183,838	172,418
November	120,440	144,844	143,551	136,075	148,360	177,470	170,069	164,228
December	111,619	119,119	132,806	129,349	137,489	147,957	157,118	155,852
January	94,760	107,674	108,028	116,582	112,308	134,000	129,733	138,826
February	84,591	94,583	93,248	106,219	104,357	118,867	111,667	127,430
March	71,475	82,360	82,459	95,336	88,877	103,044	99,274	114,166
April	63,890	76,358	74,277	88,975	79,882	95,173	88,680	106,661
May	56,190 ³	68,999	66,864	83,406	70,095 ³	85,787	79,999	100,077
June	—	60,897	68,132	78,770	—	77,417	79,718	93,783

¹ Michigan, Ohio, Illinois, Indiana, and Wisconsin.² Excluding Alaska and Hawaii.³ Preliminary.

Sweet Cherries

Sweet cherry output dropped 13 percent in 1988 from the previous season's level to 28,000 tons, which placed Michigan third behind Washington and Oregon. Higher prices offset the production decline, with the result that the total value of production was about the same as in 1987. Bearing acreage increased 3 percent from the previous year.

Production and Utilization

YEAR	Total Production	Utilized Production	
		Fresh	Processd
<i>Million Pounds</i>			
1988	56	11	45
1987	64	12	52
1986	40	8	32
1985	62	6	56
1984	66	6	56

APPLES

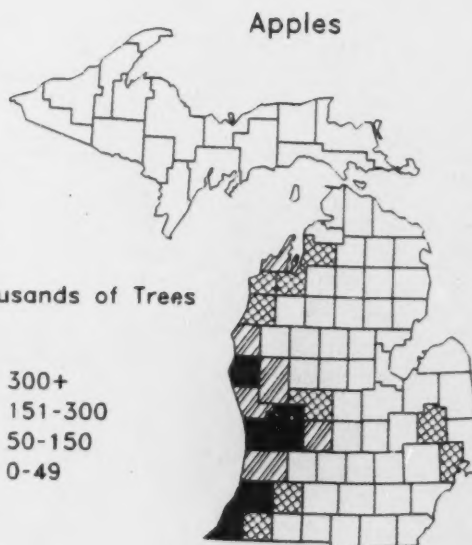
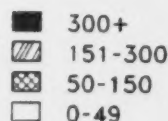
Apple production, at 800 million pounds, was almost a quarter below last year's near-record crop, and ranked Michigan third behind perennial leader Washington and New York. Severe spring freezes in some locales which reduced fruit set; unusually hot, dry weather through most of the growing season; and last year's large crop all combined to lower production. Despite this, the total value of production was almost the same as in 1987. The majority of the state's apples are processed, primarily as juice and cider.

Trees, Production and Value¹

YEAR	Trees of Bearing Age	Total Production	Value of Production
		<i>Million Pounds</i>	<i>1,000 Dollars</i>
	1,000		
1988	5,100	830	72,960
1987	4,800	1,050	79,860
1986	4,450	700	65,075
1985	4,200	1,100	79,800
1984	3,900	770	61,960

¹Commercial.

Thousands of Trees



Production, Utilization and Price

YEAR	Total Production	Fresh Market		Processing		Total Utilization	
		Quantity	Price per Pound	Quantity	Price per Pound	Quantity	Price per Pound
	<i>Million Pounds</i>	<i>Million Pounds</i>	<i>Cents</i>	<i>Million Pounds</i>	<i>Cents</i>	<i>Million Pounds</i>	<i>Cents</i>
1988	830	230	13.20	600	7.05	830	8.80
1987	1,050	390	11.00	660	5.55	1,050	7.60
1986	700	225	15.20	475	6.45	700	9.30
1985	1,100	435	10.90	635	5.05	1,070	7.50
1984	770	290	11.60	480	5.90	770	8.00

¹Not available at publication time.

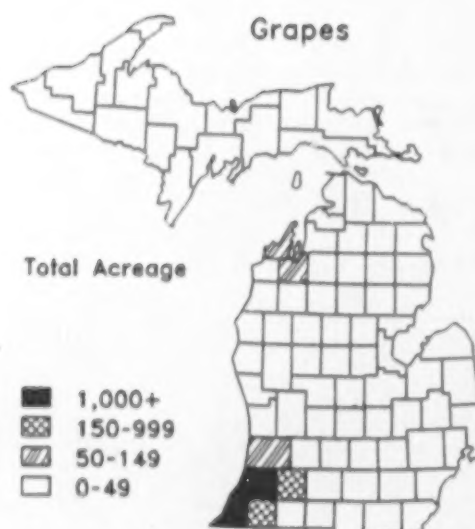
Processing Apple Utilization and Prices

YEAR	Canned		Frozen		Juice and Cider		Other	
	Quantity	Price per Pound	Quantity	Price per Pound	Quantity	Price per Pound	Quantity	Price per Pound
	<i>Million Pounds</i>	<i>Cents</i>	<i>Million Pounds</i>	<i>Cents</i>	<i>Million Pounds</i>	<i>Cents</i>	<i>Million Pounds</i>	<i>Cents</i>
1988	200	8.20	120	9.20	270	5.30	10	5.80
1987	195	6.65	125	7.50	330	4.20	10	4.10
1986	140	6.90	110	8.40	210	5.20	15	5.50
1985	185	6.45	108	7.10	340	3.60	2	4.70
1984	138	6.90	85	8.30	253	4.60	4	5.50

¹Not available at publication time.

Grapes

Grape production reached 53,000 tons, a 12 percent decrease from the previous year's level. Concord production, at 45,500 tons, fell 13 percent. Late summer rains helped the fruit size, and at harvest Brix and quality were excellent. Most of the crop is processed as juice, although a small amount is pressed into wine. Michigan was the nation's fifth-largest producer of grapes in 1988.



Vines, Acres, Production and Value

YEAR	Vines of Bearing Age		Production		Price Received	Value of Production
	Number	Acres	Total	Utilized		
	<i>1,000</i>	<i>1,000</i>	<i>Tons</i>		<i>Dollars per Ton</i>	<i>1,000 Dollars</i>
1988	5,200	11.1	53,000	53,000	256	13,548
1987	5,300	11.3	60,000	60,000	260	15,600
1986	5,400	11.5	32,000	32,000	247	7,916
1985	5,500	11.8	51,000	51,000	215	10,952
1984	5,650	12.0	49,000	49,000	166	8,131

Production and Utilization

YEAR	Total Production	Utilized Production	Fresh Market Utilization	Processed Utilization	
				Juice	Wine
			<i>Tons</i>		
1988	53,000	53,000	1,000	49,000	3,000
1987	60,000	60,000	1,500	56,500	2,000
1986	32,000	32,000	1,000	29,500	1,500
1985	51,000	51,000	1,500	47,500	2,000
1984	49,000	49,000	1,700	45,900	1,400

Peaches

Peach output plummeted to 45 million pounds in 1988, down a quarter from 1987 production. Record-breaking hot, dry weather throughout the growing season was responsible for this drop. The value of production fell 16 percent. Bearing acreage, however, rose 4 percent, continuing a trend which began in 1982. Michigan was the nation's sixth-largest producer of peaches in 1988.



Prunes and Plums

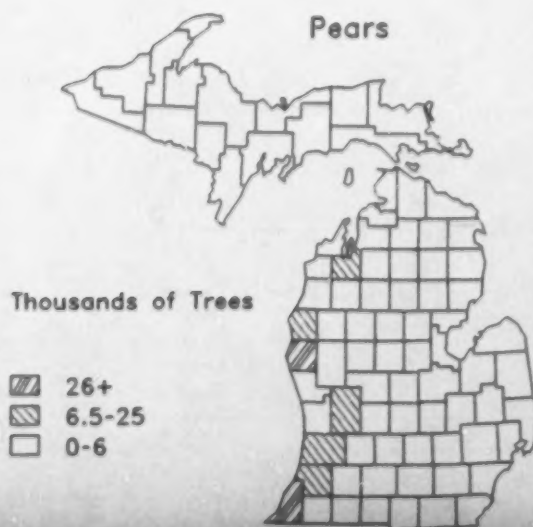
The prune and plum crop fell almost a third in 1988. However, utilized production declined only about one-fifth from 1987. Price per ton jumped 38 percent, and total crop value increased 8 percent from last year. Bearing acreage has risen a fourth since 1982. Michigan was ranked fourth in production of prunes and plums in 1988.

Production and Utilization

YEAR	Total Production	Utilized Production	
		Fresh	Processed
		Tons	
1988	11,000	5,000	6,000
1987	16,000	7,500	8,500
1986	11,000	5,500	5,500
1985	11,000	4,400	6,600
1984	12,000	5,500	6,500

Pears

Pear production in 1988 was unchanged from 1987, though the value of production was up 9 percent. Bearing acreage has been decreasing in Michigan for years, and fell an additional 3 percent in 1988. In spite of this, Michigan remained the nation's fifth-largest producer of pears.



Vegetables

Michigan vegetable growers produced nearly 12 million hundredweight (cwt.) of fresh and processing vegetables, excluding strawberries, in 1988. This represents an 11 percent drop from 1987 and is only 1 percent above the flood-damaged 1986 crop. The excessively hot, dry growing season reduced yields. The summer drought and an extremely wet fall resulted in difficult fall harvest conditions, lower quality and unusually high acreage abandonment. Harvested acreage totaled 103,800 acres, nearly 11,000 acres less than planted.

Value of production for all vegetables was \$121.4 million, a 3 percent increase from last year.

Most of the states vegetables are grown in the southern half of the Lower Peninsula. Michigan's muck soils are utilized for growing crops such as onions, carrots, celery, and lettuce. There are ample markets for both processing and fresh market vegetables. Processing vegetables are utilized by both in and out of state processors. Michigan grown produce is shipped to major markets throughout the nation.

Total Vegetable Acreage, Production and Value¹

YEAR	Acreage Planted	Acreage Harvested	Production	Value
			1,000 Cwt.	1,000 Dollars
1988	116,700	105,300	11,821	125,413
1987	115,300	107,200	13,164	117,537
1986	111,700	99,400	11,656	109,891
1985	113,800	107,800	14,437	124,976
1984	110,800	106,200	15,189	133,415

¹ Includes asparagus, carrots, cauliflower, celery, sweet corn, lettuce, onions, tomatoes, processing snap beans, processing green peas and cucumbers for pickles.

Dual Purpose Vegetable Disposition and Value¹

CROP	Year	Fresh Market			Processing		
		Production	Price Received	Value of Production	Production	Price Received	Value of Production
		1,000 Cwt.	Dollars per Cwt.	1,000 Dollars	Tons	Dollars per Ton	1,000 Dollars
ASPARAGUS	1988	42	68.90	2,894	10,300	1,140.00	11,742
	1987	40	66.40	2,656	10,100	1,140.00	11,514
	1986	48	67.60	3,245	9,880	1,120.00	11,066
	1985	36	71.00	2,556	9,720	1,118.00	10,867
	1984	38	66.00	2,508	9,600	1,126.00	10,810
CARROTS	1988	1,139	17.20	19,591	28,480	60.60	1,726
	1987	1,150	10.40	11,960	38,760	56.80	2,202
	1986	494	16.10	7,953	21,560	57.30	1,235
	1985	1,110	13.20	14,652	27,710	57.60	1,596
	1984	1,425	13.20	18,810	30,000	51.70	1,551
STRAWBERRIES	1988	87	52.70	4,585	2,000	748.00	1,496
	1987	92	53.20	4,894	2,000	666.00	1,332
	1986	78	48.10	3,752	3,300	792.00	2,614
	1985 ²	100	42.90	4,290	3,150	638.00	2,010
	1984	146	41.40	6,044	2,150	480.00	1,032

¹ Disposition data not publishable for cauliflower and celery.

² Total production excludes 23,000 cwt. not harvested because of economic conditions.

Dual Purpose Vegetable Acreage, Production and Value

CROP	Year	Acres		Production		Price Received	Value of Production
		Planted	Harvested	Per Acre	Total		
				Cwt.	1,000 Cwt.	Dollars per Cwt.	1,000 Dollars
ASPARAGUS	1988	23,000 ¹	22,500	11	248	59.00	14,636
	1987	23,000 ¹	22,000	11	242	58.60	14,170
	1986	21,000 ¹	20,500	12	246	58.20	14,311
	1985	20,000 ¹	19,200	12	230	58.40	13,423
	1984	20,000 ¹	19,200	12	230	57.90	13,318
CARROTS	1988	7,500	6,700	255	1,709	12.50	21,317
	1987	8,300	7,000	275	1,925	7.36	14,162
	1986	7,400	3,700	250	925	9.93	9,188
	1985	7,400	6,400	260	1,664	9.76	16,248
	1984	7,600	7,500	270	2,025	10.10	20,361
CAULIFLOWER	1988	1,400	1,100	55	61	39.00	2,382
	1987	1,600	1,200	60	72	28.80	2,074
	1986	1,800	700	55	39	39.50	1,539
	1985	1,700	1,500	65	98	33.90	3,324
	1984	1,600	1,500	65	98	35.10	3,441
CELERY	1988	3,200	3,100	380	1,178	13.70	16,142
	1987	3,400	3,100	370	1,147	11.50	13,142
	1986	3,300	2,600	400	1,040	14.00	14,521
	1985	3,400	3,200	410	1,312	10.60	13,844
	1984	4,000	3,900	400	1,560	9.87	15,403
STRAWBERRIES	1988	2,500	2,300	55	127	47.90	6,081
	1987	2,300	2,200	60	132	47.20	6,226
	1986	2,500	2,400	60	144	44.20	6,366
	1985	2,600	2,500	65	163 ²	38.70	6,300
	1984	2,800	2,700	70	189	37.40	7,076

¹ Bearing acres only.² Total production excludes 23,000 cwt. not harvested because of economic conditions.Processing Vegetable Acreage, Production and Value¹

CROP	Year	Acres		Production		Price Received	Value of Production
		Planted	Harvested	Per Acre	Total		
					Tons	Dollars per Ton	1,000 Dollars
SNAP BEANS	1988	23,000	21,000	1.80	37,800	175.00	6,615
	1987	20,000	19,500	2.20	42,900	149.00	6,392
	1986	18,000	17,600	2.40	42,240	143.00	6,040
	1985	19,000	18,700	2.60	48,620	158.00	7,682
	1984	18,400	17,500	2.80	49,000	136.00	6,664
CUCUMBERS FOR PICKLES	1988	25,000	23,000	5.50	126,500	156.00	19,734
	1987	25,000	24,000	6.70	160,800	139.00	22,351
	1986	25,000	24,000	5.80	139,200	146.00	20,323
	1985	25,000	24,000	5.60	134,400	158.00	21,235
	1984	22,000	21,300	5.50	117,150	147.00	17,221
TOMATOES	1988	5,600	5,200	21.60	112,320	68.20	7,660
	1987	5,300	5,000	23.70	118,500	69.20	8,200
	1986	5,900	5,400	24.70	133,380	76.00	10,137
	1985	6,800	6,600	25.20	166,320	80.00	13,306
	1984	8,000	7,400	23.50	173,900	84.00	14,608

¹ Green peas and sweet corn not published to avoid disclosure of individual operations.

Fresh Market Vegetable Acreage, Production and Value

CROP	Year	Acres		Production		Price Received	Value of Production ¹
		Planted	Harvested	Per Acre	Total		
				Cwt.	1,000 Cwt.	Dollars per Cwt.	1,000 Dollars
SWEET CORN	1988	12,500	9,000	60	540	16.90	9,126
	1987	13,300	11,500	62	713	10.20	7,273
	1986	13,300	11,700	60	702	10.50	7,371
	1985	13,300	12,000	65	780	12.40	9,672
	1984	13,300	12,300	65	800	10.80	8,640
LETTUCE	1988	1,300	800	175	140	18.90	2,646
	1987	1,400	1,000	215	215	20.20	4,343
	1986	1,300	1,200	200	240	16.70	4,008
	1985	1,300	1,200	250	300	17.50	5,250
	1984	1,200	1,100	235	259	15.70	4,066
ONIONS	1988	8,500	8,000	250	2,000	11.00	16,962
	1987	8,000	7,600	250	1,900	12.70	18,898
	1986	8,000	5,700	290	1,653	13.00	14,989
	1985	8,400	7,800	325	2,535	6.96	14,164
	1984	8,600	8,500	345	2,933	6.80	16,898
TOMATOES	1988	3,100	2,400	85	204	34.00	6,936
	1987	3,300	2,800	90	252	20.30	5,116
	1986	3,400	3,000	95	285	21.90	6,242
	1985	3,500	3,200	100	320	17.20	5,504
	1984	3,600	3,500	120	420	28.80	12,096

¹For onions — Value of Sales.

Pickle Stocks, October 1, United States

YEAR	From Current Year Crop			From Previous Year Crop		Total Stocks
	Salt Stock Including Dill	Fresh Pack	Refrigerated	Salt Stock Including Dill	Fresh Pack	
						Tons
1988	278,030	127,870	5,210	46,860	3,140	461,110
1987	275,670	119,040	4,100	62,080	1,980	462,870
1986	322,150	123,080	7,530	67,540	2,540	522,840
1985	320,790	184,040	5,190	17,130	1,780	528,930

Mushrooms

Michigan mushroom production increased 15 percent during the fiscal year ending June 30, 1988. A 3 percent decrease in square footage was more than offset by an 18 percent increase in yield. Michigan mushrooms are grown in specially built mushroom houses where humidity and temperatures

are carefully controlled year-around. The available square footage can be filled three or more times during the year to account for the total area in production. Michigan is the nation's third ranking mushroom producing state.

Area, Production and Value

YEAR	Total Area in Production	Production	Yield per Square Foot	Price per Pound	Value of Production
	1,000 Sq. Ft.	1,000 Pounds	Pounds	Cents	1,000 Dollars
1987-88	4,279	23,359	5.46	88.7	20,719
1986-87	4,400	20,306	4.62	87.3	17,728
1985-86	4,060	20,171	4.97	83.1	16,758
1984-85	4,504	19,501	4.33	83.5	16,276
1983-84	4,709	17,506	3.72	93.5	16,365

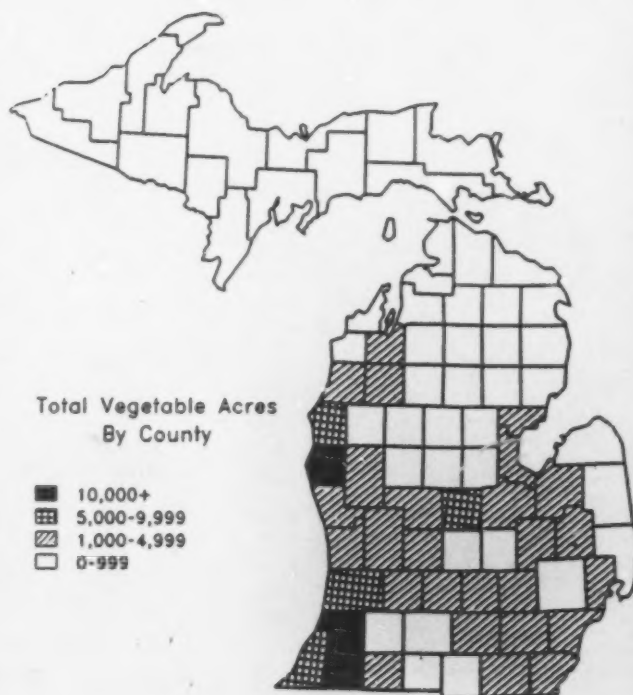
ALL COMMERCIAL VEGETABLE SURVEY - 1987

Results of the first **Michigan Commercial Vegetable Survey** establish a new statistical series on vegetables. Data for this survey was collected in the Winter of 1988. Data was summarized for all known growers with an acre or more of one vegetable crop; there were 2,000 such growers. Commodity estimates were published for all crops with a hundred or more acres at the state level.

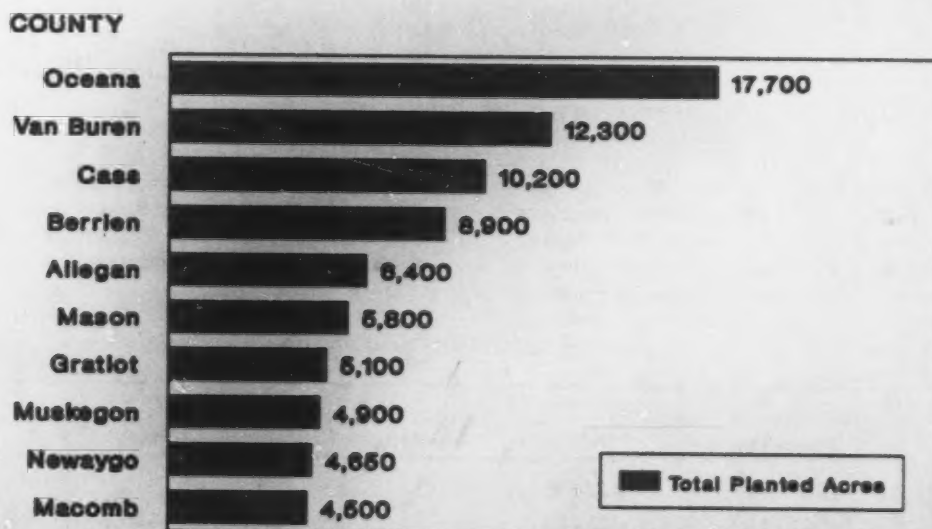
The survey indicated Michigan growers devoted 150,000 acres to commercial vegetables, excluding potatoes, during the 1987 crop year. Strawberries and annual vegetables accounted for 125,000 acres of this total. An additional 25,000 acres were allocated to asparagus. Annual vegetables and strawberries for fresh market accounted for 64,000 acres. Growers harvested 56,900 acres of that total. Also planted were 61,000 acres of processing vegetables, growers harvested 58,600 acres. Oceana, Van Buren, and Cass are the three largest vegetable producing counties. Asparagus data was collected separately in the summer of 1987. Potato data was not collected in this survey, as potato statistics, including county estimates, are made regularly and included throughout this **Michigan Agricultural Statistics** bulletin.

Together with the 1986 **Michigan Orchard and Vineyard Survey** and the 1987 **Michigan Asparagus Survey**, the 1987 **Michigan Commercial Vegetable Survey** illustrates the impact of specialty crops on Michigan's economy. Cash receipts for these specialty crops typically represent a third of the state's crop receipts.

The 1987 **Michigan Commercial Vegetable Survey** gives vegetable acreage by county, crop, and size group. It is available upon request from the Michigan Agricultural Statistics Service.



RANKING COUNTIES IN VEGETABLE ACRES Top 10 Michigan Counties, 1987



NOTE: INCLUDES non-bearing asparagus, multiple cropping but EXCLUDES potatoes.

ALL VEGETABLE SUMMARY BY CROP, 1987

Vegetable	All Purposes			Fresh Market			Processing		
	Growers	Planted	Harvested	Growers	Planted	Harvested	Growers	Planted	Harvested
	Number	Acres		Number	Acres		Number	Acres	
Asparagus ¹	800	25,000	22,000	(All Asparagus data not included in totals)					
Beans/Greens	262	24,500	23,700	127	2,500	2,300	137	22,000	21,400
Broccoli	108	700	620	105	640	570	4	60	50
Cabbage	222	2,500	2,300	212	2,200	2,000	12	300	300
Carrots	83	8,300	7,000	68	6,550	5,500	19	1,750	1,500
Cauliflower	141	1,700	1,400	121	1,150	900	29	550	500
Celery	55	3,500	3,180	a	2,600	2,300	a	900	880
Corn/Sweet	783	13,300	11,500	780	11,800	10,200	3	1,500	1,300
Cucumbers/Fresh	160	4,500	4,200	160	4,500	4,200	—	—	—
Cucumbers For Pickles	213	24,000	23,000	—	—	—	213	24,000	23,000
Greens	41	500	480	41	500	480	—	—	—
Lettuce/Head	8	1,200	800	8	1,200	800	—	—	—
Lettuce/Leaf	21	650	610	21	650	610	—	—	—
Muskmelons	235	1,500	1,400	235	1,500	1,400	—	—	—
Onions/Dry	130	8,000	7,500	130	8,000	7,500	—	—	—
Onions/Green	8	350	260	8	350	260	—	—	—
Peas/Green	46	1,400	1,400	34	200	200	13	1,200	1,200
Peppers/Bell	239	2,500	2,400	231	2,300	2,200	10	200	200
Peppers/Other	48	1,350	1,300	20	150	150	29	1,200	1,150
Pumpkins	256	1,500	1,350	256	1,500	1,350	—	—	—
Radishes	26	6,300	5,500	26	6,300	5,500	—	—	—
Rhubarb	9	130	120	7	(D)	(D)	a	(D)	(D)
Squash/Summer	124	1,100	1,050	117	800	750	10	300	300
Squash/Winter	252	2,300	2,100	224	1,700	1,500	29	600	600
Strawberries ²	327	2,600	2,500	306	2,100	2,000	45	500	500
Tomatoes	427	9,200	8,500	358	3,450	3,050	96	5,750	5,450
Turnips	19	320	290	18	280	250	a	40	40
Other Vegetables ³	a	1,100	1,040	a	(D)	(D)	a	(D)	(D)
STATE TOTALS	2,000	150,000	137,500	1,220	64,000	56,900	525	61,000	58,600

(D) = Withheld to avoid disclosing data for individual farms or, in some cases data not available.

a = Estimate not available.

¹ Asparagus planted include 2,000 non-bearing acres.² Strawberry planted acres include only bearing acres.³ Included in OTHER VEGETABLES are: lima beans, red beets, brussel sprouts, chinese cabbage, eggplant, horseradish, leeks, okra, parsnips, parsley, rutabagas, watermelon, etc.

Note: Potatoes excluded.

FLORICULTURE

Michigan placed fourth nationally in sales of floriculture crops in 1988. Only California, Florida and Ohio reported larger sales than Michigan. Reports from 470 commercial growers indicated the wholesale value of sales of all surveyed floriculture crops was \$100 million. A commercial grower is defined as one who had \$10,000 or more in gross sales of cut flowers, foliar and flowering plants, bedding plants or cut florist greens. Michigan continued to lead the nation in

production of potted geraniums grown from seed, and ranked second in production of cut gladioli, Easter lilies and flats of bedding plants.

Flats of bedding plants were the industry's mainstay in Michigan, accounting for 42 percent of total sales. Michigan also had 25 million square feet of greenhouse cover in 1988 including both rigid and film plastic greenhouses. Only California and Florida have more covered growing area.

Area of Production and Average Value

PLANT	Production Area		Average Value of Production Area ¹	
	1988	1987	1988	1987
	<i>1,000 Sq. Ft.</i>		<i>Dollars per Sq. Ft.</i>	
FOLIAGE PLANTS				
All	325	325	5.75	4.89
BEDDING PLANTS				
Flowering & Foliar	15,400	14,200	2.39	2.41
Vegetable	2,055	1,985	2.41	2.45
Geraniums	350	345	3.59	3.70
POTTED PLANTS				
Chrysanthemums	1,185	1,105	3.26	3.95
Azaleas	230	220	5.06	5.54
Poinsettias	3,440	3,950	2.08	2.40
African Violets	70	82	7.31	7.62
Easter Lilies	635	545	4.61	5.16
Other Lilies	35	37	4.94	5.70
Hardy/Garden Mums	1,550	1,340	.70	.82
Geraniums (Cuttings)	1,630	1,870	3.32	2.84
Geraniums (Seed)	1,305	1,450	4.67	4.14
Other Flowering Plants	830	750	3.79	3.52
Other Flowering & Foliar				
Type Bedding Plants	1,455	1,160	2.75	2.23
Vegetable Type Bedding Plants	70	140	2.56	2.04
CUT FLOWERS:				
Chrysanthemums,				
Standard	60	50	2.05	2.16
Pompon	240	240	1.72	1.71
Roses,				
Hybrid Tea	505	505	6.78	5.62
Sweetheart	140	135	5.70	5.41
Other Cut Flowers	8,495	4,740	.21	.21
	<i>Acres</i>		<i>Dollars per Acre</i>	
Gladioli	940	720	4,647	3,972

¹ Based on Value of Sales at Wholesale, except foliage which is based on Net Value of Sales.

Bedding Plant and Flower Production and Sales

CROP	YEAR	Producers with Sales Over \$10,000	Sales				Percent of Sales at Wholesale	Wholesale Priced		Value of Sales at Wholesale ¹
			Unit	Quantity		Total		Less Than 5 Inch	5 Inch or More	
				Less Than 5 Inch	5 Inch or More					
			Number		1,000		Percent		Dollars	1,000 Dollars
BEDDING PLANTS:										
Flowering & Foliar	1988	386	Flat	—	—	7,500	87	4.90	—	36,750
	1987	397	Flat	—	—	7,200	85	4.75	—	34,200
Vegetable	1988	346	Flat	—	—	975	82	4.90	—	4,778
	1987	341	Flat	—	—	1,085	78	4.65	—	5,045
Geraniums	1988	101	Flat	—	—	170	83	7.40	—	1,258
	1987	95	Flat	—	—	180	75	7.10	—	1,278
POTTED PLANTS:										
Chrysanthemums	1988	85	Pot	155	950	1,105	94	1.30	3.85	3,859
	1987	88	Pot	260	1,040	1,300	94	1.20	3.90	4,368
Azaleas	1988	82	Pot	15	185	200	87	3.00	6.05	1,164
	1987	78	Pot	20	195	215	88	2.90	5.95	1,218
Poinsettias	1988	165	Pot	535	2,065	2,600	88	1.45	3.50	8,003
	1987	169	Pot	510	2,440	2,950	87	1.85	3.50	9,484
African Violets	1988	27	Pot	465	—	465	96	1.10	—	512
	1987	30	Pot	595	—	595	95	1.05	—	625
Easter Lilies	1988	98	Pot	—	900	900	95	—	3.25	2,925
	1987	102	Pot	—	865	865	94	—	3.25	2,811
Other Lilies	1988	30	Pot	—	50	50	58	—	3.45	173
	1987	36	Pot	—	65	65	76	—	3.25	211
Hardy/Garden Mums	1988	134	Pot	630	325	955	87	.65	2.10	1,092
	1987	131	Pot	515	405	920	84	.65	1.90	1,104
Geraniums (Cuttings)	1988	284	Pot	3,845	265	4,110	60	1.20	3.00	5,409
	1987	280	Pot	4,110	280	4,390	60	1.10	2.80	5,305
Geraniums (Seed)	1988	190	Pot	9,250	30	9,280	93	.65	2.55	6,089
	1987	180	Pot	9,935	15	9,950	94	.60	2.55	5,999
Other Flowering Plants	1988	168	Pot	530	725	1,255	88	1.35	3.35	3,144
	1987	150	Pot	470	685	1,155	84	1.25	3.00	2,643
Other Flowering & Foliar Type Bedding Plants	1988	207	Pot	3,500	625	4,125	87	.90	1.35	3,994
	1987	155	Pot	2,670	535	3,205	89	.70	1.35	2,591
Vegetable Type Bedding Plants	1988	55	Pot	250	20	270	65	.60	1.45	179
	1987	53	Pot	425	35	460	74	.55	1.45	285
HANGING BASKETS:										
Flowering	1988	343	Basket	—	—	1,265	79	5.50	—	6,958
	1987	360	Basket	—	—	1,365	83	5.25	—	7,166
Foliage	1988	110	Basket	—	—	265	91	4.35	—	1,153
	1987	150	Basket	—	—	375	91	4.15	—	1,556

Bedding Plant and Flower Production and Sales (Continued)

CROP	YEAR	Producers with Sales Over \$10,000	Sales		Percent of Sales at Wholesale	Wholesale Price	Value of Sales at Wholesale ¹
			Unit	Quantity			
		<i>Number</i>		<i>1,000</i>	<i>Percent</i>	<i>Dollars</i>	<i>1,000 Dollars</i>
CUT FLOWERS:							
Chrysanthemums, Standard	1988	27	Bloom	145	50	.85	123
	1987	26	Bloom	135	52	.80	108
Pompon	1988	37	Bunch	150	51	2.75	413
	1987	42	Bunch	155	56	2.65	411
Roses, Hybrid Tea	1988	7	Bloom	5,710	99	.60	3,426
	1987	9	Bloom	4,365	98	.65	2,837
Sweetheart	1988	4	Bloom	1,995	100	.40	798
	1987	4	Bloom	1,625	100	.45	731
Gladioli	1988	18	Spike	33,600	100	.13	4,368
	1987	24	Spike	28,600	100	.10	2,860
Other Cut Flowers	1988	65	—	—	95	—	1,750
	1987	55	—	—	95	—	985

¹ Equivalent wholesale value of all sales.

Foliage Plant Production and Sales

YEAR	Producers with Sales Over \$10,000	Square Feet in Production	Net Value of Sales ¹	Sales at Wholesale
	<i>Number</i>	<i>1,000 Sq. Ft.</i>	<i>1,000 Dollars</i>	<i>Percent</i>
1988	70	325	1,870	71
1987	70	325	1,590	73

¹ Gross value of sales less cost of plant material purchased from others.

Growers and Growing Area

YEAR	Total Number of Growers	Glass Greenhouses	Fiberglass and other Rigid Greenhouses	Film Plastic (Single/Double) Greenhouses	Total Greenhouse Cover	Shade and Temporary Cover	Total Covered Area	Open Ground
	<i>Number</i>				<i>1,000 Square Feet</i>			<i>Acres</i>
1988	470	5,000	3,000	17,000	25,000	185	25,185	1,500
1987	445	5,000	3,000	15,000	23,000	120	23,120	1,100

LIVESTOCK AND POULTRY

General Information

Livestock and associated products comprised nearly 46 percent of all cash receipts from farming in Michigan during 1988. Total livestock cash receipts at \$1.25 billion were down 1 percent from a year earlier. Receipts from the 1988 marketing of meat animals in Michigan, at \$457 million, showed an 11 percent decrease from 1987. Sharply lower cattle and calf marketings and a dramatic fall in market prices for hogs led to lower receipts. Cattle and calf marketings (liveweight basis) plummeted 19 percent from the previous year while sheep and lamb marketings fell 17 percent. Hog marketings exceeded their previous year level by 10 percent.

Cattle inventories declined again while the average market price rose to \$56.10 per cwt. Calves averaged \$85.40 per cwt. for a 19 percent increase. Prices crested in May for all classes: beef cattle at \$61.00 per cwt., cows at \$49.10, steers and heifers at \$67.50 per cwt., and calves at \$99.60 per cwt. All classes closed the year at higher prices than they began.

Despite the higher level of hog marketings, hog cash receipts dropped 9 percent. Market hog prices fell \$8.60 to \$41.40 per hundredweight (cwt.), more than offsetting the increase in marketings. Monthly market prices for barrows and

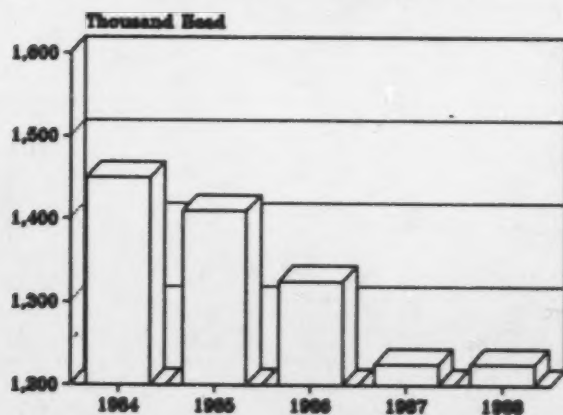
gilts peaked at \$47.90 per cwt. in June, falling more than \$10 by the end of the year. The December 1, 1988 hog inventory was 7 percent less than a year ago with both the breeding herd and market hog numbers dropping 8 and 7 percent respectively.

Lower market prices for sheep and lambs contributed to a 21 percent drop in their cash receipts. Market lamb prices averaged \$66 per cwt., a \$9 plunge from the 1987 record high. Sheep prices were off \$3 per cwt. from the previous year for an average of \$22 per cwt.

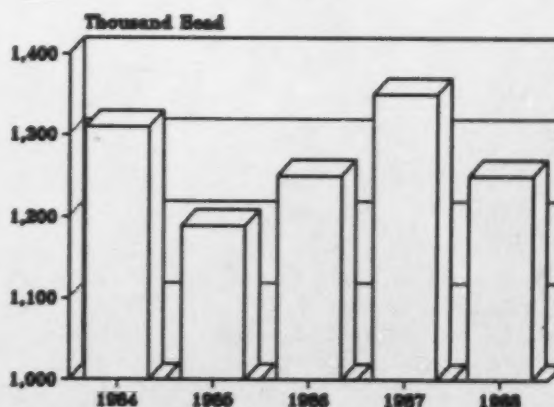
Cash receipts for eggs declined 14 percent due to a fall in egg prices and a 6 percent decline in production. The average price per dozen fell 3 cents to nearly 37 cents. Turkey receipts rose 12 percent and broilers were up 34 percent. Receipts for other chickens was unchanged from a year ago.

Of the other livestock species, the value of 1988 honey production totaled \$3.2 million. Michigan's 15,000 Angora goats were valued at \$70 per head. Mohair from these goats accounted for \$285,000.

Cattle and Calves

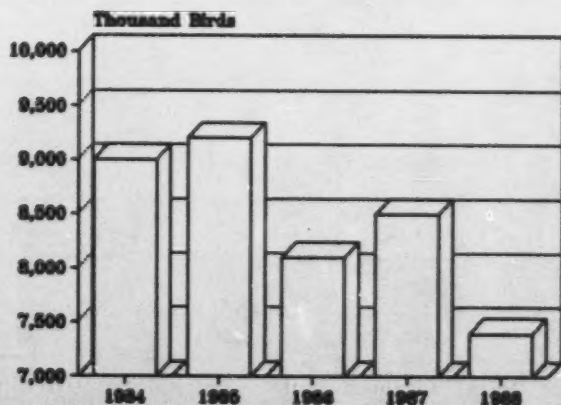


Hogs*



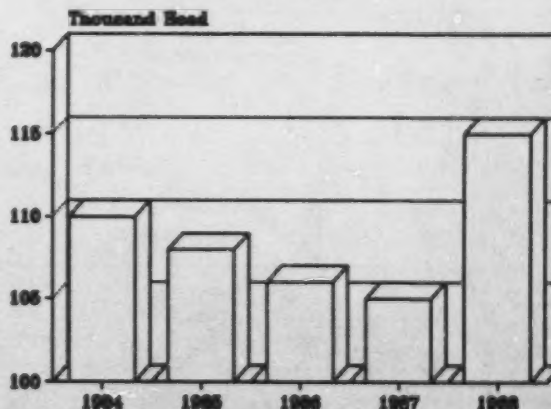
*December 1 of previous year

Chickens*



*December 1 of previous year

Sheep and Lambs



CATTLE AND CALVES

After 5 years on the decline, cattle numbers have leveled off in Michigan. The January 1, 1989 cattle and calf inventory was unchanged from the previous year for a total of 1,225,000 head. Both years showed the lowest inventory since 1979. Despite the appearance of no change at the aggregate level, there were some notable shifts among classes. Beef cows and milk cows each dropped 4 percent, continuing a downward trend for both groups. Beef cow replacements rebounded with a 14 percent increase while milk cow replacements and other heifers fell 2 and 7 percent respectively. Steers and bulls showed gains, steers leading with a 17 percent jump and bulls following with a 6 percent rise.

Cattle on full feed for slaughter market on January 1, 1989 increased 10,000 head from a year ago to 210,000 head. Cash receipts from cattle and calf marketings fell 13 percent, less than the 19 percent decrease in total liveweight marketed. Commercial cattle slaughter rebounded from last year's low to 503 million pounds in total liveweight.

Cattle on Feed for Slaughter

YEAR	January 1
	1,000 Head
1989	210
1988	200
1987	200
1986	175
1985	165

Number on Farms by Class, January 1

CLASS	1989	1988	1987	1986	1985
	1,000 Head				
Cows and Heifers that have Calved	470	488	520	550	550
Beef Cows	125	130	150	153	160
Milk Cows	345	358	370	397	390
Heifers, 500 pounds and over	230	233	278	260	274
For Beef Cow replacement	33	29	37	23	32
For Milk Cow replacement	157	161	187	192	195
Other Heifers	40	43	54	45	47
Steers, 500 pounds and over	238	203	210	215	210
Bulls, 500 pounds and over	17	16	17	20	22
Calves, less than 500 pounds	270	285	300	365	394
All Cattle and Calves	1,225	1,225	1,325	1,410	1,450

Number of Livestock Operations

CLASS	1988	1987	1986	1985	1984
Beef Cow ¹	9,000	9,500	10,000	—	—
Milk Cow ¹	7,000	7,000	8,000	8,500	9,000
Cattle ²	24,000	26,000	28,000	30,000	31,000

¹ Included in number of cattle operations.

² Any place having one or more head on hand at any time during the year.

Cattle and Calves Production and Income

YEAR	Pro- duction ¹	Market- ings ²	Average Price per Cwt.		Value of Pro- duction	Cash Receipts ³	Value of Home Con- sumption	Gross Income
			Cattle	Calves				
	1,000 Pounds		Dollars			1,000 Dollars		
1988	440,635	450,810	56.10	85.40	252,155	258,869	14,347	273,216
1987	462,130	556,195	52.50	71.90	247,245	297,368	10,893	308,261
1986	466,085	529,460	44.50	55.00	208,730	238,955	11,229	250,184
1985	463,485	493,950	46.30	53.30	215,373	230,022	12,890	242,912
1984	454,130	513,440	48.20	54.10	219,996	248,224	13,002	261,226

¹ Adjustments made for changes in inventory and for inshipments.² Excludes custom slaughter for use on farms where produced and interfarm sales within the state.³ Receipts from marketings and sale of farm slaughter.

Balance Sheet

YEAR	On Hand January 1, All Cattle and Calves	Calf Crop	Inship- ments	Marketings ¹		Farm Slaughter ²	Deaths		On Hand Following January 1, All Cattle and Calves
				Cattle	Calves		Cattle	Calves	
				1,000 Head					
1988	1,225	450	55	355	61	4	25	60	1,225
1987	1,325	460	60	435	87	5	23	70	1,225
1986	1,410	500	60	430	104	6	28	77	1,325
1985	1,450	540	60	455	74	6	25	80	1,410
1984	1,475	525	100	480	56	9	25	80	1,450

¹ Includes custom slaughter and state outshipments, but excludes interfarm sales within Michigan.² Excludes custom slaughter for farmers at commercial establishments.

Commercial Slaughter

YEAR OR MONTH	Cattle			Calves		
	Head	Liveweight		Head	Liveweight	
		Per Head	Total		Per Head	Total
	1,000	Pounds	1,000 Pounds	1,000	Pounds	1,000 Pounds
1988 January	31.2	1,283	39,988	6.9	331	2,289
February	30.0	1,293	38,823	6.2	329	2,038
March	33.9	1,296	43,898	6.1	330	2,021
April	30.3	1,292	39,114	5.6	350	1,946
May	32.9	1,294	42,526	5.1	347	1,775
June	33.4	1,272	42,440	7.0	338	2,360
July	33.3	1,244	41,490	5.7	333	1,905
August	35.4	1,267	44,897	5.7	327	1,879
September	34.1	1,260	42,916	4.3	350	1,506
October	34.3	1,262	43,282	5.8	414	2,388
November	33.2	1,267	42,086	5.5	420	2,302
December	32.4	1,276	41,381	5.6	430	2,404
1988 ¹	394	1,275	502,842	70	357	24,811
1987	391	1,256	491,635	81	326	26,532
1986	423	1,236	523,022	100	315	31,553
1985	473	1,098	519,738	105	274	28,666
1984	595	1,094	650,304	81	243	19,631

¹ Months may not add exactly to annual totals because of rounding.

Hogs and Pigs

The hog and pig inventory on Michigan farms has nearly doubled since 1977. Like many other commodity groups, this industry is becoming concentrated on fewer farms. The number of Michigan farms with hogs and pigs has declined steadily in recent years while the inventory increased.

To track the dramatic growth of the Michigan hog industry, the National Agricultural Statistics Service (NASS) on March 1, 1989 began estimating Michigan hogs quarterly instead of annually. The sixteen quarterly hog states account for 90 percent of U.S. production. For historical comparisons,

however, the hog and pig inventory on Michigan farms as of December 1, 1988 totaled 1,250,000 head, down 7 percent from a year earlier. This was good for a 13th rank nationally. Breeding hogs fell 8 percent to 170,000 head while market hogs fell 7 percent to 1,080,000 head.

Although the drought had some negative effect on litter rates, prices were the major force in inventory reductions. Market hog prices averaged \$41.40 per hundredweight in 1988, down \$8.60 from a year earlier. Cash receipts were also reduced to \$194 million, a 9 percent drop.

Number on Farms by Class and Number of Operations, December 1

CLASS	1988	1987	1986	1985	1984
	<i>1,000 Head</i>				
Breeding Hogs	170	185	175	145	155
Market Hogs	1,080	1,165	1,075	1,045	1,155
All Hogs	1,250	1,350	1,250	1,190	1,310
Number of Hog Operations ¹	7,000	7,000	7,500	8,000	8,500

¹ Any place having one or more head on hand at any time during the year.

Commercial Hog Slaughter

YEAR OR MONTH		Liveweight	
		Head	Total
		<i>1,000</i>	<i>1,000</i>
		<i>Pounds</i>	<i>Pounds</i>
1988	January	412.6	97,600
	February	381.3	90,078
	March	426.5	100,678
	April	407.8	96,076
	May	373.6	87,966
	June	366.7	87,507
	July	363.0	85,865
	August	387.6	91,092
	September	445.2	106,150
	October	454.0	109,291
	November	460.1	110,094
	December	439.8	105,691
1988 ¹		4,918	1,168,088
1987		4,527	1,069,718
1986		4,625	1,095,979
1985		5,061	1,209,987
1984		5,323	1,280,809

¹ Months may not add exactly to annual totals because of rounding.

All Hogs and Pigs



Sows Farrowed and Pig Crop, Spring

YEAR	December - February			March - May			Total December - May		
	Sows Farrowed	Pigs per Litter	Pig Crop	Sows Farrowed	Pigs per Litter	Pig Crop	Sows Farrowed	Pigs per Litter	Pig Crop
	1,000 Head	Head	1,000 Head	Head	1,000 Head	Head	1,000 Head	Head	1,000 Head
1989	48	7.8	374	82	7.8	640	130	7.8	1014
1988	45	8.0	360	75	7.9	593	120	7.9	953
1987	45		70				115	7.9	909
1986 ¹							105	8.1	851
1985 ¹							90	7.8	702
1984 ¹							110	7.5	825

¹ Data not available quarterly.

Sows Farrowed and Pig Crop, Fall

YEAR	June - August			September - November			Total June - November		
	Sows Farrowed	Pigs per Litter	Pig Crop	Sows Farrowed	Pigs per Litter	Pig Crop	Sows Farrowed	Pigs per Litter	Pig Crop
	1,000 Head	Head	1,000 Head	Head	1,000 Head	Head	1,000 Head	Head	1,000 Head
1988	80	7.5	600	55	7.8	429	135	7.6	1,029
1987	80		60				140	7.8	1,093
1986 ¹							130	7.9	1,027
1985 ¹							124	8.0	992
1984 ¹							150	7.7	1,155

¹ Data not available quarterly.

Balance Sheet

YEAR	Beginning Inventory	Pig Crop		Inshipments	Marketings ¹	Farm Slaughter ²	Deaths	Number on Hand December 1
		Dec.-May	June-Nov.					
		1,000 Head	1,000 Head					
1988	1,350	953	1,029	38	1,998	7	115	1,250
1987	1,250	909	1,092	49	1,853	7	90	1,350
1986	1,190	851	1,027	32	1,755	10	85	1,250
1985	1,310	702	992	46	1,745	10	105	1,190
1984	1,250	825	1,155	85	1,860	10	135	1,310

¹ Includes custom slaughter and state outshipments, but excludes interfarm sales within Michigan.² Excludes custom slaughter for farmers at commercial establishments.

Hogs and Pigs Production and Income

YEAR	Production ¹	Marketings ²	Average Price per Cwt.	Value of Production	Cash Receipts ³	Value of Home Consumption	Gross Income
	1,000 Pounds	Dollars		1,000 Dollars			
1988	454,515	466,595	41.40	188,214	193,744	1,739	195,483
1987	434,290	422,795	50.00	217,557	212,560	2,100	214,660
1986	417,195	402,115	48.30	202,132	195,293	2,318	197,611
1985	386,535	403,985	43.90	189,979	178,243	2,107	180,350
1984	444,608	432,840	46.80	207,746	203,601	2,808	206,409

¹ Adjustments made for changes in inventory and for inshipments.² Excludes custom slaughter for use on farms where produced and interfarm sales within the state.³ Receipts from marketings and sale of farm slaughter. Includes allowance for higher average price of outshipments of feeder pigs.

Sheep and Lambs

The recent down trend in Michigan sheep and lamb numbers came to an end during 1988. The January 1, 1989 inventory of 115,000 head was up 10,000 from the previous year. This was the highest Michigan sheep inventory since 1982. Generally favorable slaughter lamb prices during the past two years and sharply higher wool prices in 1988 encouraged expansion. Stock sheep inventory, 89,000 head, was up 6 percent from last year. Sheep and lambs on feed rose to 26,000 head, the highest fed sheep inventory since 1980.

The 1988 lamb crop of 90,000 head was unchanged from a year earlier. Sheep and lamb marketings were down 16 percent from 1987. Sheep prices also declined resulting in a 21 percent drop in sheep and lamb cash receipts. Wool production during 1988, at 750,000 pounds was up 4 percent. Average wool prices increased \$.20 per pound resulting in a 42 percent increase in value of production.

Number on Farms by Class and Number of Operations, January 1

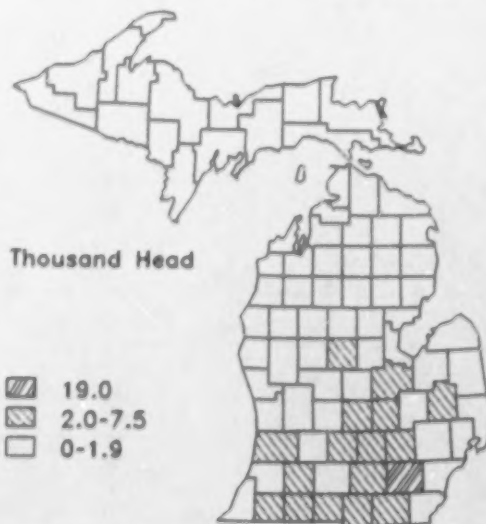
CLASS	1989	1988	1987	1986	1985
<i>1,000 Head</i>					
STOCK SHEEP:					
Ewe Lambs	10	11	10	11	12
Ram and Wether Lambs	3	3	4	4	3
Ewes, 1 year plus	72	67	68	71	73
Rams and Wethers, 1 year plus	4	3	3	3	4
Sheep and Lambs on Feed	26	21	21	19	18
All Sheep and Lambs	115	105	106	108	110
Number of Sheep Operations ¹	2,500	2,500	2,500	2,700	2,900

¹ Any place having one or more head on hand at any time during the year.

Commercial Sheep and Lamb Slaughter

YEAR OR MONTH	Head	Liveweight	
		Per Head	Total
	<i>1,000</i>	<i>Pounds</i>	<i>1,000 Pounds</i>
1988 January	18.1	117	2,122
February	18.6	118	2,200
March	21.9	122	2,667
April	15.7	115	1,814
May	18.8	115	2,172
June	21.2	113	2,406
July	23.4	114	2,663
August	24.9	113	2,804
September	24.3	116	2,826
October	24.2	117	2,817
November	21.3	116	2,470
December	24.5	116	2,847
1988 ¹	257	116	29,809
1987	217	115	25,007
1986	207	115	23,838
1985			

All Sheep and Lambs



Balance Sheet

YEAR	On Hand January 1, All Sheep and Lambs	Lamb Crop	Inship- ments	Marketings ¹		Farm Slaughter ²	Deaths		On Hand Following January 1, All Sheep and Lambs
				Sheep	Lambs		Sheep	Lambs	
	1,000 Head								
1988	105	90	2	4	60	1	4	13	115
1987	106	90	2	11	65	1	4	12	105
1986	108	90	1	14	63	1	4	11	106
1985	110	90	1	14	65	1	4	9	108
1984	110	100	0	10	71	2	5	12	110

¹ Includes custom slaughter and state outshipments, but excludes interfarm sales within Michigan.

² Excludes custom slaughter for farmers at commercial establishments.

Sheep and Lambs Production and Income

YEAR	Pro- duction ¹	Market- ings ²	Average Price Per Cwt.		Value of Pro- duction	Cash Receipts ³	Value of Home Con- sumption	Gross Income
			Sheep	Lambs				
	<i>1,000 Pounds</i>		<i>Dollars</i>			<i>1,000 Dollars</i>		
1988	8,647	7,277	22.00	66.00	5,082	4,565	218	4,783
1987	8,755	8,740	25.00	75.00	5,894	5,813	248	6,061
1986	8,690	8,680	21.50	67.50	5,157	4,957	297	5,254
1985	8,674	8,799	16.50	67.00	5,068	4,920	221	5,141
1984	9,369	8,812	14.00	59.00	4,772	4,587	255	4,842

¹ Adjustments made for changes in inventory and for inshipments.

² Excludes custom slaughter for use on farms where produced and interfarm sales within the state.

³ Receipts from marketings and sale of farm slaughter.

Wool Production and Value

YEAR	Number Sheep Shorn	Weight per Fleece	Production	Price per Pound	Value of Production
<i>1,000 Head Pounds 1,000 Pounds Cents 1,000 Dollars</i>					
1988	99	7.6	750	75	563
1987	95	7.6	722	55	397
1986	100	7.6	764	46	351
1985	104	7.5	775	44	341
1984	106	7.8	823	54	444

Lamb Crop

YEAR	Breeding Ewes 1 Yr. + January 1	Lamb Crop per 100 Ewes 1 Year +	Lamb Crop
<i>1,000 Head Number 1,000 Head</i>			
1988	67	134	90
1987	68	132	90
1986	71	127	90
1985	73	123	90
1984	72	139	100

Angora Goats and Mohair

A survey to estimate Michigan Angora goat numbers was conducted for the first time during January, 1989. This survey totaled 15,000 head of Angora goats in the state. Value per head was estimated at \$70, for a total value of \$1.1 million. Angora goats are raised throughout the state and thrive on brushy land not well suited for field crop production.

Texas accounted for over 15 million pounds of mohair in 1988, by far the largest producing state with 89 percent of U.S. production. Following Texas are New Mexico, Oklahoma, Arizona, and Michigan. Despite the 5th place ranking, Michigan had the highest average clip per goat, thanks to its colder climate.

Angora goats were first brought to the United States in the mid-nineteenth century. Since their introduction, mohair demand has flourished due to the durable, dyeable, even some-

what soil and fire resistant qualities of this natural fiber. At least one major setback was experienced during the 1960's when the proliferation of synthetic fibers depressed mohair demand. As natural fibers made a comeback, so did the mohair industry.

Goat Inventory and Value

YEAR	Head	Average Price per Head	Value of Production
		<i>Dollars</i>	<i>Dollars</i>
1989	15,000	70	1,050,000

Mohair Production and Value

YEAR	Goats Clipped	Average Clip per Goat	Production	Price per Pound	Value
		<i>Pounds</i>	<i>Pounds</i>	<i>Dollars</i>	<i>Dollars</i>
1989	22,000	7.9	173,000	1.65	285,000

Poultry

Laying flocks in Michigan produced 1.55 billion eggs during 1988, down 6 percent from the previous year. Hens and pullets of laying age on December 1, 1988 totaled 5.8 million birds, down 12 percent from 1987. Producers reduced the size of their flocks in response to low egg prices and higher feed costs. A prolonged period of negative returns forced many small and medium sized producers to go out of the egg production business during 1988. Higher egg laying rates offset part of the drop in layer numbers. Michigan placed 13th nationally in egg production. Egg prices averaged 36.5 cents per dozen, down 3 cents from 1987. Value of egg production was \$47.2 million, down 14 percent from last year.

An increase in broiler production combined with higher prices resulted in a 34 percent jump in value of production. Michigan broiler production consists largely of small farm flocks. Value of sales for other chickens (primarily cull laying hens) totaled \$1.8 million, up fractionally from the previous year. Lower market prices offset a 20 percent increase in the number of other chickens sold. Turkey growers raised 3 million birds during 1988, unchanged from the record 1987 production. Market prices averaged 38 cents per pound, up 2 cents from the previous year. Total value of production, \$31.9 million, was up 12 percent from a year earlier. Higher prices and an increase in the average liveweight per bird sold led to the higher value of production.

Number on Farms by Class, December 1

CLASS	1988	1987	1986	1985	1984
	<i>1,000 Bird</i>				
CHICKEN:					
Pullets of laying age	3,600	3,950	4,150	4,200	4,050
Hens	2,200	2,650	2,550	2,900	2,650
Pullets, 3 months plus	570	720	620	1,200	1,300
Pullets, less than 3 months	1,000	1,150	750	860	950
Other Chickens	30	30	30	40	50
All Chickens (excluding broilers)	7,400	8,500	8,100	9,200	9,000

Chickens: Average Number of Layers

MONTH	1988	1987	1986
<i>1,000 Birds</i>			
December	6,600	6,600	7,050
January	6,525	6,650	6,800
February	6,275	6,775	6,500
March	6,050	6,600	6,400
April	5,950	6,475	6,475
May	5,850	6,625	6,425
June	5,850	6,675	6,325
July	5,900	6,625	6,425
August	5,950	6,600	6,400
September	6,050	6,550	6,350
October	6,050	6,675	6,425
November	5,900	6,700	6,575
Annual Average ¹	6,079	6,628	6,513

¹ December 1 previous year to November 30.

Egg Production

MONTH	1988	1987	1986
<i>Million</i>			
December	143	145	153
January	135	144	143
February	124	130	123
March	133	141	138
April	127	134	136
May	128	143	140
June	123	137	133
July	128	137	137
August	131	136	135
September	128	131	131
October	129	138	137
November	124	140	138
Total ¹	1,553	1,656	1,644

¹ December 1 previous year to November 30.

Chicken and Broiler Production and Income

YEAR	Chickens (excluding broilers)				Broilers			
	Number Sold	Pounds Sold	Price per Pound	Value of Sales	Number Produced	Pounds Produced	Price per Pound	Value of Production ¹
	<i>1,000 Birds</i>	<i>1,000 Pounds</i>	<i>Cents</i>	<i>1,000 Dollars</i>	<i>1,000 Birds</i>	<i>1,000 Pounds</i>	<i>Cents</i>	<i>1,000 Dollars</i>
1988	5,300	24,380	7.5	1,829	750	3,225	35.0	1,129
1987	4,400	20,240	9.0	1,822	675	2,903	29.0	842
1986	5,300	23,850	12.0	2,862	600	2,520	35.0	882
1985	5,500	24,750	15.0	3,713	1,300	5,460	31.0	1,693
1984	5,500 ²	21,202 ³	11.5	1,850 ¹	1,130	4,746	33.0	1,566

¹ Gross income including home consumption.² Number raised.³ Pounds produced.

Turkey Production and Income

YEAR	Market Turkeys			
	Number Raised ¹	Pounds Produced ²	Price per Pound ³	Gross Income
	<i>1,000 Birds</i>	<i>1,000 Pounds</i>	<i>Cents</i>	<i>1,000 Dollars</i>
1988	3,000	84,000	38.0	31,920
1987	3,000	79,500	36.0	28,620
1986	2,700	70,200	51.0	35,802
1985	2,300	59,800	52.0	31,096
1984	2,100	52,500	53.0	27,825

¹ Based on turkeys placed September previous year through August, including inshipments. Excludes death loss.² Includes home consumption.³ Liveweight equivalent price.

Honey

Honey production in Michigan totaled 6.1 million pounds in 1988, an 11 percent increase over the previous year. This estimate includes honey taken by producers with 5 or more colonies in production. Michigan has a large group of producers who tend less than 5 colonies and this data is excluded from the state estimate. Honey from these hives is chiefly for home use and not sold commercially.

Bee colonies totaled 83,000 in 1988 for producers with 5 or more hives, up 4 percent from last year. Yield per colony

averaged 73 pounds, a 5 pound gain from 1987. Honey prices averaged 52 cents per pound for 1988, falling one cent from the previous year. This price excludes government support payments and loans. Value of honey production totaled \$3.2 million. Leading honey production areas include the rich fruit growing region of western Michigan, the "Thumb" and several counties in southeastern Michigan. Nationally, Michigan's rank improved to 10th place from 11th among all states in honey production.

Honey Production and Value

YEAR	Colonies of Bees	Honey				
		Yield per Colony	Production	Average Price	Total Value	Stocks Dec. 15
	<i>1,000</i>	<i>Pounds</i>	<i>1,000 Pounds</i>	<i>Cents</i>	<i>1,000 Dollars</i>	<i>1,000 Pounds</i>
1988	83	73	6,059	52	3,151	1,272
1987	80	68	5,440	53	2,883	1,034
1986	90	56	4,480	51	2,285	851

Mink

Mink pelt production in Michigan increased more than 15,000 in 1988 to 161,100 pelts. Michigan continues to hold its ninth place national ranking with 4 percent of the U.S. total. Wisconsin led all states with over 1.1 million pelts produced in 1988 which accounted for 25 percent of U.S. production.

More than half of the Michigan mink are raised in the Upper Peninsula, which furnishes an ideal climate for healthy fur. Standards are the most popular color class in Michigan, totaling 43 percent of the pelts. Mahogany was second, accounting for 15 percent of the pelt output. Ranch Wild, Demi-Buffer, Violet and Pearl were the other leading color classes. For 1988, the top six classes accounted for 91 percent of the State's total pelts.

Pelt Production and Farms

ITEM	1988	1987	1986	1985	1984
<i>1,000 Pelts</i>					
Pelt Production by Color Class:					
Standards	69.0	63.0	57.5	55.0	56.8
Ranch Wild ...	17.7	13.5	19.2	18.6	31.9
Demi-Buffer ...	14.8	15.5	19.3	20.2	10.1
Pastel	7.7	6.3	11.0	19.5	14.4
Violet	12.1	11.8	13.2	20.0	23.5
Pearl	8.9	8.3	8.7	13.0	16.6
White	5.0	6.3	7.3	7.3	10.8
Mahogany ...	23.7	19.0	16.6	11.0	—
Other	2.2	2.3	1.7	1.9	3.4
Total	161.1	146.0	154.5	166.5	167.5
<i>1,000 Females</i>					
Females Bred to Produce Kits in Next Year	47.0	44.0	43.5	40.4	42.4
Mink Farms Producing Pelts .	56	54	51	53	56

DAIRY

General Information

Milk producers and markets anticipated a return to normal price and supply patterns in 1988 following the conclusion of the Dairy Termination Program (DTP) in 1987. However, the worst drought to hit the country since the 1930's was an unexpected blow. The number of Michigan dairy farms has been steadily declining, in part due to the DTP. The drought led to additional culling of less productive cows, accelerating the decline in cow numbers and delaying the return of more normal market conditions.

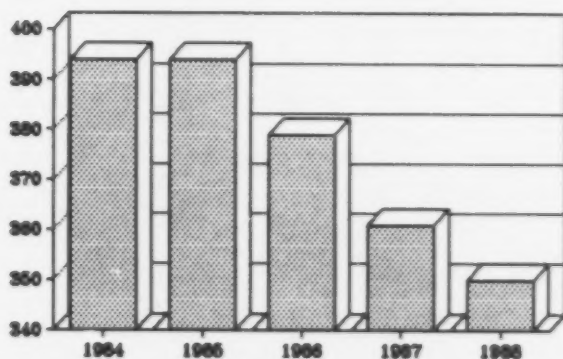
An immediate and widespread effect of the drought to Michigan dairy farms was higher feed costs. This resulted in culling of marginally producing cows. Major components of feed rations hardest hit by the drought were: corn, oats, and hay. Farmers scrambled to secure needed quantities of quality feedstuffs at reasonable prices. The U.S. Congress passed the Disaster Assistance Act of 1988 in late August. Price support changes were directed to specifically provide relief to farms hit with a lower milk-feed price ratio.

Overall, the higher milk per cow averages throughout the U.S. helped build national production to a record level despite

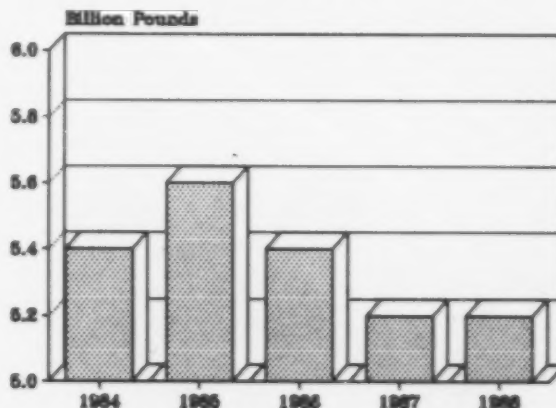
the drought. U.S. milk production for 1988 totaled 145.5 billion pounds, a 2 percent gain despite a loss of 90,000 milk cows from 1987. Although Michigan milk per cow gains are not increasing at the rate of the national average, they are still significant. In Michigan, the average production per cow was 12,166 pounds of milk in 1979. The 1988 average of 14,937 pounds was 23 percent higher. These yield gains are counteracting herd reductions experienced during the same time period. The size of the Michigan's 1988 dairy herd was down 12 percent from 1979 to 350,000 head in 1988.

Several factors have influenced higher milk production per cow. Most notably, genetic improvements, management and technological innovations. Cows have been bred for their ability to convert increased amounts of concentrate in rations into corresponding gains in milk output. Concentrates in feed rations have been increased by more than 40 percent since 1970. Meanwhile, the concentrate-milk output ratio has been reasonably stable through the period. With higher milk per cow rates, Michigan milk producers are in a strong position to meet increased demand by processors.

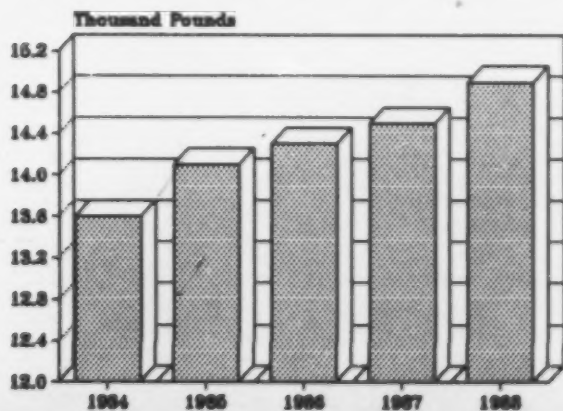
Average Number of Milk Cows on Farms



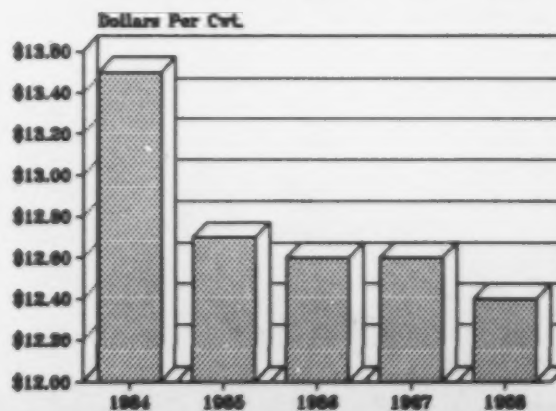
Total Milk Production



Average Production Per Cow



Average Price for Milk



Cows and Milk Production

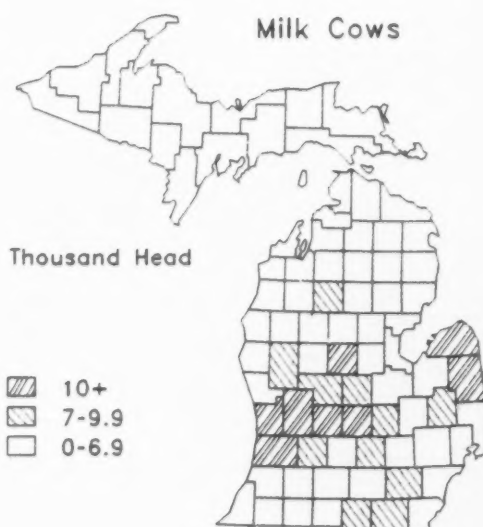
Dairy herds in Michigan produced 5.23 billion pounds of milk in 1988, down fractionally from a year ago. Unusually hot, dry weather during the summer months was said to have noticeably "trimmed" milk production, particularly in the southern Michigan milk marketing area. In response to drought related hardships, the U.S. Congress passed the Disaster Assistance Act of 1988. This legislation nullified any price support cut for milk intended for January 1, 1989. Furthermore, the USDA was to increase the price support by 50 cents per hundredweight effective April 1, 1989 through June 30, 1989.

Although the average number of milk cows on Michigan farms continues to fall, the remaining herds continue to be more productive. Milk production per cow in 1988 rose to 14,937 pounds, 3 percent more than 1987. Meanwhile, the average number of milk cows on Michigan farms fell 3 percent to 350,000 head. Annual milk production, though being sustained by higher yielding cows, is still at its lowest level since 5.1 billion pounds were produced in 1981.

Ranking states by their annual milk production puts Michigan in 6th place nationally with 3.6 percent of U.S. production. Wisconsin still dominates all states by producing 25.4 billion pounds in 1986 for a national share of 17 percent.

Milk Cows on Farms

MONTH	1988	1987	1986	1985	1984
<i>1,000 Head</i>					
January	357	367	396	389	400
February	355	364	394	388	400
March	354	363	392	388	397
April	352	362	386	390	397
May	352	361	381	392	394
June	351	360	376	394	392
July	350	359	372	395	392
August	348	358	372	396	392
September	347	358	372	398	392
October	345	358	368	398	392
November	345	358	369	398	391
December	345	358	368	397	390
Average	350	361	379	394	394



Total Milk Production

MONTH	1988	1987	1986	1985	1984
<i>Million Pounds</i>					
January	439	433	465	445	454
February	417	397	426	407	434
March	448	446	474	456	464
April	431	438	465	449	453
May	452	462	490	486	463
June	448	452	472	481	449
July	457	456	461	494	459
August	437	449	458	491	451
September	429	430	435	470	435
October	428	435	431	476	437
November	411	415	406	450	416
December	431	435	421	463	435
Annual	5,228	5,248	5,404	5,568	5,350

Milk Production per Cow

MONTH	1988	1987	1986	1985	1984
<i>Pounds</i>					
January	1,230	1,180	1,175	1,145	1,135
February	1,175	1,090	1,080	1,050	1,085
March	1,265	1,230	1,210	1,175	1,170
April	1,225	1,210	1,205	1,150	1,140
May	1,285	1,280	1,285	1,240	1,175
June	1,275	1,255	1,255	1,220	1,145
July	1,305	1,270	1,240	1,250	1,170
August	1,255	1,255	1,230	1,240	1,150
September	1,235	1,200	1,170	1,180	1,110
October	1,240	1,215	1,170	1,195	1,115
November	1,190	1,160	1,100	1,130	1,065
December	1,250	1,215	1,145	1,165	1,115
Annual	14,937	14,537	14,259	14,132	13,579

Farms, Milk Production, Utilization, Marketing and Value

PRODUCTION AND USE	Unit	1988	1987	1986	1985
FARMS					
Number of operations with milk cows ¹	Number	7,000	7,000	8,000	8,500
Number of Grade A herds	Number	5,100	5,300	6,400	6,800
PRODUCTION AND UTILIZATION					
Production of Milk					
Total milk produced on farms	Mil. Lbs.	5,228	5,248	5,404	5,568
Milkfat produced	Mil. Lbs.	191	191	199	204
Percentage of milkfat	Percent	3.66	3.63	3.68	3.66
Utilization					
Milk Marketed by Producers					
Sold to plants and dealers as whole milk ²	Mil. Lbs.	5,140	5,160	5,310	5,465
Sold directly to consumers	Mil. Lbs.	13	13	14	13
Milk used where produced					
Fed to calves	Mil. Lbs.	60	60	65	70
Used by farm household	Mil. Lbs.	15	15	15	20
MARKETINGS					
Milk Marketed by Producers					
Sold to plants and dealers					
Quantity ²	Mil. Lbs.	5,140	5,160	5,310	5,465
Percent fluid grade	Percent	97	97	97	97
Price per 100 pounds	Dollars	12.40	12.60	12.60	12.70
Cash receipts	1,000 Dol.	637,360	650,160	669,060	694,055
Sold Directly to Consumers					
Quantity	1,000 Qts.	6,047	6,047	6,512	6,047
Price per quart	Dollars	.55	.50	.50	.50
Cash receipts	1,000 Dol.	3,326	3,023	3,256	3,023
Total Marketings					
Milk utilized	Mil. Lbs.	5,153	5,173	5,324	5,478
Price per 100 pounds of milk	Dollars	12.43	12.63	12.63	12.73
Price per pound milkfat	Dollars	3.40	3.48	3.43	3.48
Total cash receipts	1,000 Dol.	640,686	653,183	672,316	697,078
VALUE					
Value of milk used where produced ³	1,000 Dol.	9,325	9,470	10,102	11,453
TOTAL VALUE OF MILK PRODUCED	1,000 Dol.	650,011	662,653	682,418	708,531

¹ Any place having one or more milk cows on hand at any time during the year.² Includes the equivalent amounts of milk for cream sold to plants and dealers.³ Includes value of milk fed to calves and milk used by farm household.

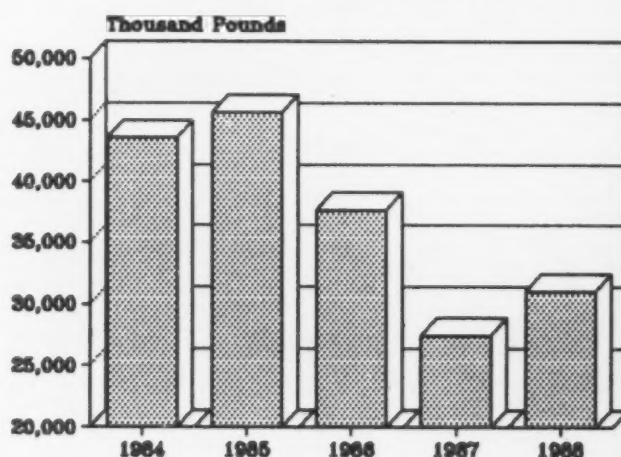
Dairy Products

A large portion of the milk produced by Michigan dairy herds is marketed in the form of manufactured dairy products. Michigan-made products such as butter, assorted cheeses, and various frozen products are enjoyed by consumers nationwide. During 1988, a total of 52 plants in Michigan produced one or more dairy products for which statistics are compiled, placing the state eighth nationwide in the number of dairy manufacturing plants. Michigan also ranks high nationally in the production of butter, cottage cheese, condensed skim milk, nonfat dry milk, ice cream, ice milk, and milk sherbet.

Butter Production

MONTH	1988	1987	1986
<i>1,000 Pounds</i>			
January	3,069	2,107	4,510
February	3,561	2,001	4,236
March	3,402	2,240	4,174
April	3,307	2,922	5,146
May	3,375	3,225	4,112
June	2,758	2,497	3,069
July	1,537	1,630	1,955
August	1,175	1,164	1,866
September	1,789	1,819	2,182
October	2,078	1,991	2,117
November	2,136	2,715	1,846
December	2,871	3,134	2,464
Annual	31,058	27,495	37,677

Butter Production



Nonfat Dry Milk Production¹

MONTH	1988	1987	1986
<i>1,000 Pounds</i>			
January	4,838	5,021	8,952
February	4,832	6,104	8,795
March	5,540	6,019	9,647
April	6,008	7,420	10,357
May	7,123	8,140	10,785
June	8,119	8,099	10,242
July	5,317	7,467	8,988
August	3,094	5,561	7,340
September	3,992	4,243	5,591
October	3,408	4,568	3,900
November	2,671	3,425	4,214
December	4,126	5,395	5,748
Annual	59,068	71,462	94,559

Creamed Cottage Cheese Production

MONTH	1988	1987	1986
<i>1,000 Pounds</i>			
January	2,345	2,724	2,892
February	2,294	2,352	2,493
March	2,705	2,855	2,820
April	2,308	2,590	2,876
May	2,245	2,742	3,106
June	2,086	2,746	2,726
July	2,037	2,989	2,998
August	2,017	2,633	2,870
September	1,728	2,672	2,737
October	1,684	2,539	3,012
November	1,685	2,472	2,536
December	1,466	2,291	2,638
Annual	24,600	31,605	33,705

¹ Used for human food.

Cheese Production¹ Excluding Cottage Cheese

MONTH	1988	1987	1986
<i>1,000 Pounds</i>			
January	5,216	4,518	3,970
February	5,277	4,259	3,462
March	5,894	4,727	3,721
April	5,626	4,692	4,072
May	5,800	5,325	4,582
June	5,753	5,022	5,136
July	5,660	4,745	4,522
August	5,937	4,714	4,349
September	5,543	4,700	4,587
October	6,696	3,911	4,989
November	5,269	3,816	4,927
December	6,372	4,646	5,249
Annual	69,043	55,075	53,566

¹ Includes American Cheeses, Mozzarella and other Italian Cheeses, Cream Cheese, Feta, Havarti and Farmers Cheese.

American Cheese Production¹

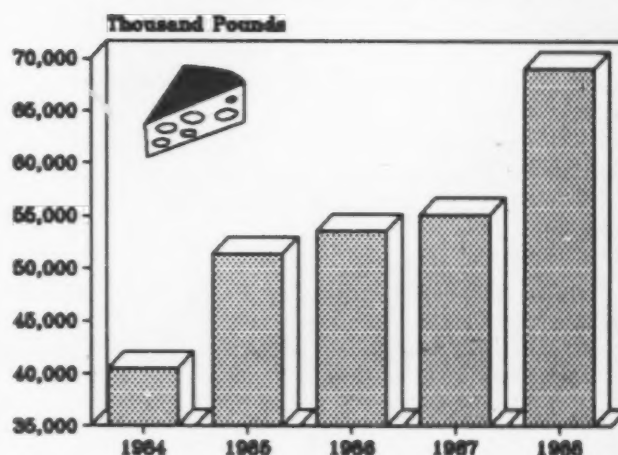
MONTH	1988	1987	1986
<i>1,000 Pounds</i>			
January	1,648	2,586	1,407
February	1,344	2,037	1,253
March	1,187	2,104	1,292
April	1,108	2,333	1,397
May	1,331	2,723	1,901
June	1,386	2,534	2,449
July	1,720	2,242	1,778
August	2,118	1,890	1,723
September	2,055	2,098	1,738
October	2,756	1,260	2,290
November	1,612	1,465	2,333
December	1,898	1,479	2,549
Annual	20,163	24,751	22,110

¹ Includes Cheddar, Colby, Washed or Stirred Curd, Monterey and Jack.

Ice Milk Production

MONTH	1988	1987	1986
<i>1,000 Gallons</i>			
January	659	529	505
February	740	518	613
March	992	874	742
April	1,123	1,044	1,114
May	1,581	1,343	1,424
June	1,803	1,576	1,521
July	1,703	1,684	1,588
August	1,695	1,218	1,218
September	1,059	830	923
October	800	1,610	844
November	751	525	596
December	715	1,221	715
Annual	13,621	12,972	11,803

Total Cheese Production



Ice Cream Production

MONTH	1988	1987	1986
<i>1,000 Gallons</i>			
January	2,142	2,468	2,349
February	2,235	2,460	2,205
March	2,439	2,994	2,767
April	2,333	3,074	2,720
May	2,806	3,303	3,262
June	3,229	4,063	3,436
July	3,185	4,280	3,704
August	3,152	3,422	3,504
September	2,532	2,645	2,801
October	1,870	2,029	2,554
November	1,725	1,800	1,978
December	1,730	1,970	2,240
Annual	29,378	34,508	33,520

Milk Sherbet Production

MONTH	1988	1987	1986
<i>1,000 Gallons</i>			
January	153	96	115
February	125	103	90
March	172	122	125
April	184	167	151
May	191	175	183
June	266	294	176
July	235	327	293
August	247	163	186
September	190	146	142
October	108	76	96
November	137	100	123
December	171	124	128
Annual	2,179	1,893	1,808

Farm Labor

This is the 80th year that estimates on the number of farm workers and wage rates were first published at the national level. Currently farm labor estimates are published quarterly by region. In 1989 the January survey was expanded from 7 states (AZ, CA, FL, HI, NM, OR, TX) to include all states except Alaska. Michigan is in the Lake Region which includes Minnesota and Wisconsin.

A self-employed farm worker is a farm operator or partner who did at least one hour of unpaid agricultural work on a farm. An unpaid worker is anyone other than a self-employed worker who did at least 15 hours of unpaid agricultural work on the farm.

A hired worker is anyone, other than an agricultural service worker who was paid for at least one hour of agricultural work on a farm. Worker type is determined by what the employee was primarily hired to do, not necessarily what work was done.

Hours Worked and Wage Rates¹

YEAR & MONTH	Hours Worked Per Week			Wage Rates for All Hired Workers
	Self-employed	Unpaid	Hired	
	<i>Hours</i>			<i>Dollars Per Hour</i>
1989				
January	43.9	33.7	36.6	4.63
April	49.0	34.6	35.3	4.53
1988				
April . . .	53.7	36.5	37.8	4.41
July	56.3	37.3	38.2	4.22
October . .	55.6	39.0	45.8	4.83
1987				
April . . .	54.3	37.0	39.9	4.35
July	56.8	41.0	33.1	4.32
October . .	59.8	36.9	41.0	4.45

¹ Lake Region (Michigan, Minnesota, Wisconsin).

Workers on Farms¹

YEAR & MONTH	All Farm Workers	Self-employed	Unpaid	Hired		
				Number of Workers	Expected to be Employed	
					150 Days or More	149 Days or Less
	1,000	1,000		1,000		
1989						
January	255	147	55	53	44	9
April	284	161	65	58	45	13
1988						
April	354	185	76	93	64	29
July	391	180	103	108	56	52
October	321	160	81	80	53	27
1987						
April	346	187	80	79	56	23
July	412	175	105	132	57	75
October	354	172	96	86	55	31

¹ Lake Region (Michigan, Minnesota, Wisconsin).

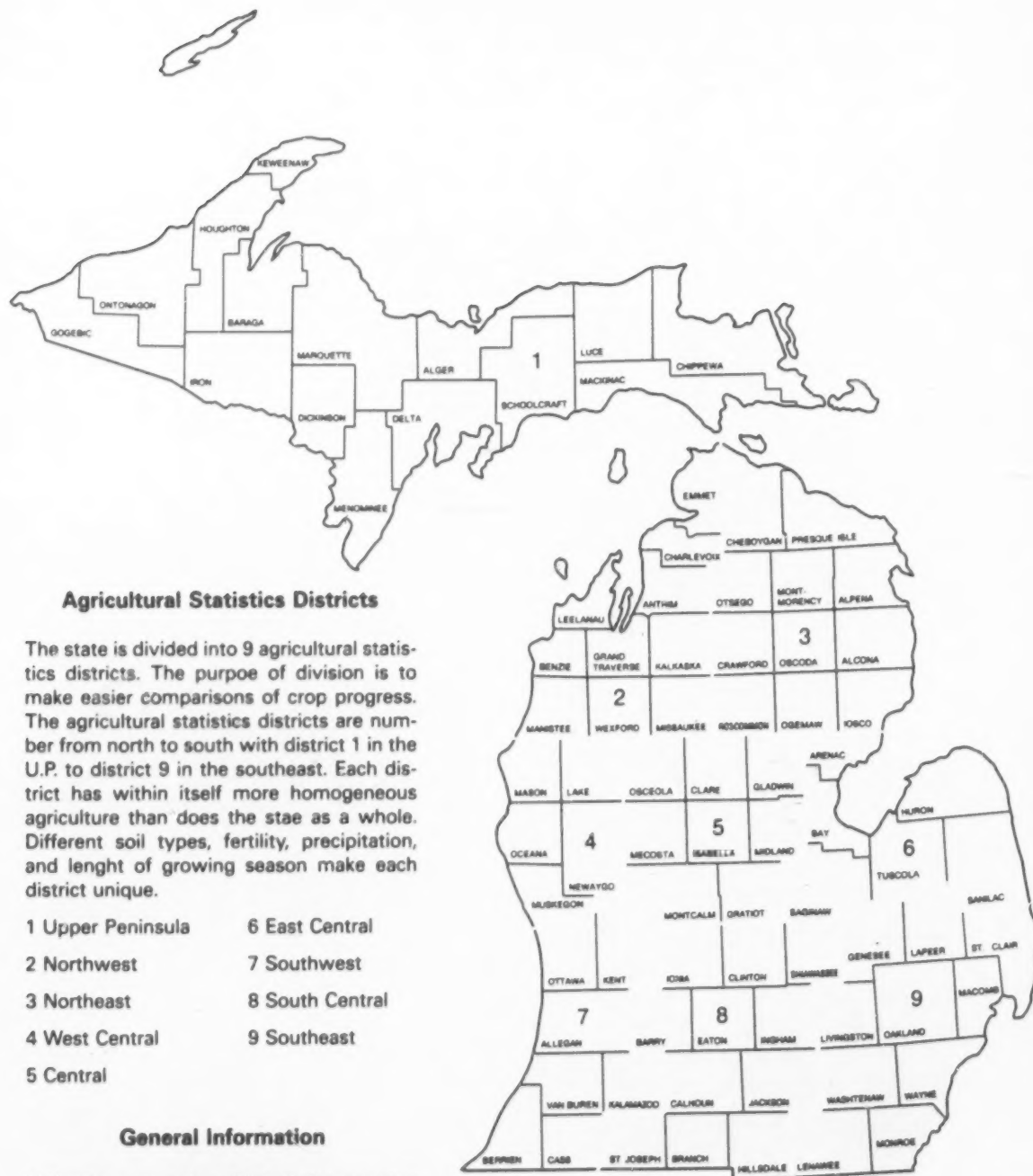
Wage Rates for Hired Workers¹

YEAR & MONTH	Type of Work					Method of Pay		
	Field	Livestock	Field & Livestock	Supervisory	Other	Hourly	Piece Rate	Other
	<i>Dollars Per Hour</i>					<i>Dollars Per Hour</i>		
1989								
January . . .	4.49	4.21	4.28	8.97	5.93	4.94	²	4.31
April	4.80	4.03	4.26	7.14	²	4.99	²	4.07
1988								
April	4.67	3.63	4.21	7.12	²	4.54	²	4.19
July	4.38	3.48	4.00	5.90	²	4.29	4.46	4.05
October . . .	5.10	3.92	4.55	7.18	²	4.81	6.33	4.73
1987								
April	4.36	3.88	4.15	²	6.07	4.09	²	4.94
July	4.51	3.69	4.17	7.01	²	4.47	4.50	3.89
October . . .	4.92	3.68	4.35	5.73	²	4.77	5.98	3.66

¹ Lake Region (Michigan, Minnesota, Wisconsin).

² Insufficient data.

County Estimates



Rank of Michigan's Counties¹

COUNTY	Farms	Corn	Soy-beans	Wheat	Dry Beans	Oats	Pota-toes	Barley	All Cattle	Milk Cows	All Hogs	HP LA ²	Sheep
Alger	76	72	61*	76	—	77*	59*	30*	70*	68*	78*	78*	23*
Baraga	78	78*	—	—	—	71*	—	51*	77	70*	—	78*	—
Chippewa	48	75	—	60	—	25*	67*	20	47*	44*	60	16	25*
Delta	56	61	47	64	17	31*	9	4	46	38*	46*	68*	65*
Dickinson	69	64	—	—	—	64*	11	44	66*	61*	70	76*	—
Gogebic	77	77	—	—	—	80*	67*	—	79	76*	—	78*	75*
Houghton	65	69	—	—	—	51*	40	27*	70*	66*	73*	28	45*
Iron	72	78*	—	67	—	61*	30	73*	69	74	73*	65*	51*
Keweenaw	83	—	—	—	—	—	—	—	—	—	—	—	—
Luce	80	73*	—	70	52*	75*	17	43	76	—	73*	76*	—
Mackinac	75	71	61*	65	—	59*	67*	42	63	57*	78*	61*	75*
Marquette	71	73*	—	—	—	75*	19	35	74*	70*	72	68*	58*
Menominee	47	41	59	72*	50*	35*	59*	7*	26*	20	58	36*	58*
Ontonagon	67	81	61*	72*	—	59*	67*	62*	62	66*	73*	74*	51*
Schoolcraft	79	76	57	69	41*	73*	37	21	73	76*	64*	—	—
Antrim	57	49	60	52	41*	50	5	62*	53	50*	49*	42*	43*
Benzie	64	70	—	68	—	80*	—	—	74*	79	52	68*	70*
Charlevoix	58	51	61*	62	37	64*	55	22*	56	53*	54*	21	62*
Emmet	61	56	61*	71	45	54*	25*	45	54*	55*	67*	53*	58*
Grand Traverse	42	46	55	46	58*	54*	73	65*	59*	57*	42	53*	45*
Kalkaska	73	60	53*	57	50*	71*	12	—	78	70*	54*	61*	70*
Leelanau	46	53	58	56	58*	67*	51	76*	59*	61*	53	42*	70*
Manistee	55	62*	46	61	24	69*	25*	67	65	75	61*	53*	62*
Missaukee	51	55	—	54*	43*	39*	41	68	19	10	43	65*	43*
Wexford	62	59	53*	54*	58*	67*	74*	73*	61	55*	64*	68*	70*
Alcona	59	66	—	58	46	61*	—	27*	50*	61*	69	42*	36*
Alpena	44	47	44*	45	13	13	33	16	37*	38*	59	51*	31*
Cheboygan	63	65	61*	63	31*	64*	74*	22*	50*	49	61*	53*	51*
Crawford	82	—	—	—	—	80*	52*	—	82	—	—	74*	75*
Iosco	60	43	44*	37	43*	41	49*	37*	43	50*	48	61*	56*
Montmorency	70	58	50	59	27	57	52*	27*	68	57*	64*	68*	56*
Ogemaw	54	42	51*	38	55	33*	49*	19	31*	28*	54*	64	51*
Oscoda	74	67	—	72*	—	77*	—	59	66*	61*	71	53*	41*
Otsego	66	62*	—	51	36	47	13	60*	64	61*	57	68*	68*
Presque Isle	53	57	—	48	12	24	3	14	40*	42	49*	42*	62*
Roscommon	81	80	—	72*	—	79	—	69	80*	—	73*	78*	75*
Lake	68	68	56	66	56*	69*	58	—	72	70*	67*	53*	49*
Mason	43	48	42	35*	48*	42*	65*	30*	44*	34	41	42*	23*
Muskegon	40	37	37	41	58*	51*	65*	51*	36	32	37*	53*	65*
Newaygo	34	35	43	44	48*	35*	44	56*	23*	14	37*	9	49*
Oceana	35	44	49	42	66	51*	48	49	35	35*	29	18	45*
Clare	52	50	41	43	35	39*	64	48	37*	38*	32	65*	28*
Gladwin	45	54	38	50	23	37*	56	46*	40*	47*	45	38*	31*
Gratiot	23	10	4	17	4	14	24	56*	9*	13	18*	11	36*

Rank of Michigan's Counties¹

COUNTY	Farms	Corn	Soy-beans	Wheat	Dry Beans	Oats	Pota-toes	Barley	All Cattle	Milk Cows	All Hogs	HP LA ²	Sheep
Isabella	27	32	25	22	10	6	35	10	8	8	20*	7	16*
Mecosta	37	38	48	49	14	37*	7	37*	28*	25	33	38*	20*
Midland	41	30	23	35*	8	46	32	71	54*	68*	36	53*	58*
Montcalm	24	23	30	20	7	15	1	12*	18	11*	28	38*	31*
Osceola	39	52	51*	47	47	42*	42	36	26*	21	44	42*	38*
Arenac	50	40	27	30	9	10*	8	53	47*	37	34*	36*	70*
Bay	26	15	11	29	3	31*	2	37*	58	50*	46*	42*	65*
Huron	6	4	29	1	1	2	21	1	1	2	9	3	51*
Saginaw	5	5	1	5	6	9	15	46*	31*	30	31	23*	8*
Sanilac	2	9	7	2	5	1	14	2	2	1	26*	23*	31*
Tuscola	15	3	5	9	2	3	6	3	20*	22	22*	5	25*
Allegan	1	21	35	28	30	16	4	30*	3*	3*	2	4	12*
Berrien	3	27	18	40	56*	58	61	72	49	47*	18*	29	45*
Cass	32	2	13	31	38*	27	38	26	39	43	1	30*	10*
Kalamazoo	31	13	22	25*	38*	33*	54	62*	34	35*	14*	6	6
Kent	8	29	36	23	16	10*	23	15	7	7	22*	34*	31*
Ottawa	4	34	39	32	38*	21*	45	41	3*	5*	3	1	41*
Van Buren	10	26	31	39	—	61*	63	40	42	44*	4	10	20*
Barry	28	31	26	13	29	45	31	50	17	15	20*	42*	19
Branch	22	6	12	24	64	54*	71*	25	20*	28*	6	30*	12*
Calhoun	16	14	17	11	62*	25*	43	55	13*	24	10	13	18
Clinton	9	20	8	10	22	20	36	17*	5	3*	14*	23*	7
Eaton	14	22	15	4	25*	44	22	30*	23*	27	16	17	5
Hillsdale	18	7	10	14	65	30	71*	70	13*	16*	7*	8	12*
Ingham	25	19	20	12	20	29	46	17*	13*	11*	13	22	4
Ionia	21	18	16	15	15	7	47	5	6	5*	12	2	20*
Jackson	19	16	33	21	31*	28	34	22*	9*	23	5	19	2
St. Joseph	29	1	9	34	62*	48*	62	60*	31*	33	7*	15	8*
Shiawassee	17	24	6	6	18	4	28*	12*	20*	19	25	27	16*
Genesee	30	28	21	16	21	18	27	11	30	38*	26*	38*	28*
Lapeer	12	12	28	18	11	12	18	7*	9*	9	30	30*	10*
Lenawee	7	8	2	3	25*	23	16	30*	9*	16*	11	23*	3
Livingston	33	33	34	25*	31*	19	74*	65*	25	26	34*	42*	15
Macomb	36	36	19	27	28	21*	28*	54	50*	46	37*	30*	40
Monroe	11	11	3	19	31*	17	10	56*	44*	53*	24	14	28*
Oakland	38	39	40	33	52*	48*	74*	75	57	57*	49*	51*	25*
St. Clair	20	25	14	8	19	8	39	6	28*	31	40	12	38*
Washtenaw	13	17	24	7	52*	5	20	9	13*	18	17	20	1
Wayne	49	45	32	53	—	73*	57	76*	80*	78	61*	34*	68*

¹ Livestock rankings based on number of head. Crop rankings based on production. Corn rankings based on grain production. Number of farms data from 1987 Census of Agriculture. All other rankings from 1988 County Estimates.

² HPLA — Hens and Pullets of Laying Age.

* Tied with another county.

Agricultural Census Data, 1987¹

DISTRICT AND COUNTY	Total Number of Farms	Number of Farms with Sales Over \$10,000	All Farms					
			Land in Farms	Total Cropland	Irrigated Land	Average Value per Acre of Land and Buildings	Market Value of Agri. Products Sold	
							Crops	Livestock & Products
			Acres			Dollars	1,000 Dollars	
Alger	63	25	16,140	9,426	17	406	139	1,494
Baraga	57	20	13,902	7,447	2	390	2	2
Chippewa	338	125	89,168	65,394	51	387	1,418	5,307
Delta	271	115	73,981	37,828	335	420	1,802	6,528
Dickinson	109	50	28,967	14,927	542	548	1,881	2,545
Gogebic	58	9	5,936	3,454	3	2	111	825
Houghton	147	38	31,751	16,168	37	467	693	1,559
Iron	95	25	26,714	10,885	340	430	596	1,037
Keweenaw ¹								
Luce	34	15	10,637	5,787	2	443	362	499
Mackinac	80	33	24,583	14,635	2	389	214	2,440
Marquette	101	20	24,484	10,527	5	504	878	905
Menominee	374	177	118,338	63,542	2	474	1,134	16,736
Ontonagon	117	39	36,507	16,776	2	370	533	1,560
Schoolcraft	52	23	2	9,323	2	376	234	702
UPPER PENINSULA (1) . .	1,896	714	501,108	286,119	1,330	431	9,995	42,137
Antrim	248	120	55,114	34,493	3,997	799	5,573	5,918
Benzie	149	53	23,966	12,665	602	821	2,851	983
Charlevoix	232	61	41,812	24,558	63	739	1,018	3,202
Emmet	211	62	44,850	25,649	349	754	1,475	3,179
Grand Traverse	447	218	69,954	50,180	2,584	1,391	9,154	3,813
Kalkaska	89	23	16,318	10,741	1,149	694	1,183	1,122
Leelanau	394	203	65,482	39,218	2,292	1,617	11,615	3,536
Manistee	280	87	46,747	29,246	3,676	799	8,218	1,152
Missaukee	304	181	87,314	61,912	2,018	630	1,569	21,182
Wexford	178	55	31,103	18,547	106	599	719	2,437
NORTHWEST (2)	2,532	1,063	482,660	307,209	16,836	884	43,375	46,524
Alcona	229	66	43,436	28,573	2	558	625	3,235
Alpena	424	131	82,201	54,767	131	645	3,125	6,809
Cheboygan	171	52	42,363	25,803	31	597	687	3,881
Crawford	20	4	1,450	2	3	1,247	2	2
Iosco	215	75	47,988	26,892	2	644	754	5,842
Montmorency	108	37	24,040	15,004	2	635	624	1,920
Ogemaw	288	129	78,200	53,732	44	747	1,917	10,093
Oscoda	84	45	17,167	10,679	2	710	106	2,493
Otsego	133	61	39,738	18,017	580	525	1,041	1,894
Presque Isle	293	132	81,681	51,610	1,112	510	6,178	5,385
Roscommon	31	4	4,159	2,362	2	2	79	110
NORTHEAST (3)	1,996	736	462,423	287,439	1,901	682	15,136	41,662
Lake	111	25	18,555	11,004	—	607	147	1,136
Mason	426	195	76,193	56,687	2,266	713	8,403	7,312
Muskegon	460	196	82,224	56,910	6,094	1,001	15,121	11,385
Newaygo	687	309	115,937	84,764	4,767	802	12,866	18,831
Oceana	686	335	133,115	85,922	3,927	991	23,400	12,042
WEST CENTRAL (4)	2,370	1,060	426,024	295,287	17,054	823	59,937	50,706
Clare	298	114	67,824	47,994	2	674	694	7,989
Gladwin	411	139	68,285	49,499	17	723	1,811	5,118
Gratiot	1,011	620	282,467	249,668	1,648	825	37,300	28,972

Agricultural Census Data, 1987¹

DISTRICT AND COUNTY	Total Number of Farms	Number of Farms with Sales Over \$10,000	All Farms					
			Land in Farms	Total Cropland	Irrigated Land	Average Value per Acre of Land and Buildings	Market Value of Agri. Products Sold	
							Crops	Livestock & Products
				Acres		Dollars	1,000 Dollars	
Isabella	912	454	194,928	158,954	1,443	680	10,066	29,402
Mecosta	639	247	127,078	89,564	4,046	677	4,674	14,364
Midland	459	198	94,465	74,957	603	953	9,850	5,478
Montcalm	980	468	238,387	186,322	28,987	743	28,348	20,356
Osceola	503	174	111,662	75,019	739	720	1,458	14,463
CENTRAL (5)	5,213	2,414	1,185,096	931,977	37,483	749	94,201	126,142
Arenac	332	186	99,470	69,511	1,143	779	9,993	6,419
Bay	922	565	177,185	161,157	6,630	1,184	40,121	3,648
Huron	1,390	1,061	424,427	383,583	1,585	1,003	53,765	91,837
Saginaw	1,424	833	308,269	277,062	2,042	1,050	49,950	13,411
Sanilac	1,559	972	431,199	390,529	1,997	764	40,886	56,647
Tuscola	1,207	701	328,705	294,089	2,781	1,000	52,431	22,680
EAST CENTRAL (6)	6,834	4,318	1,759,255	1,575,931	16,178	963	247,146	194,642
Allegan	1,634	820	253,646	205,385	9,965	1,162	44,327	76,156
Berrien	1,479	692	179,660	150,082	9,208	1,167	52,777	10,644
Cass	839	436	194,464	151,655	12,406	948	19,060	40,260
Kalamazoo	842	392	168,310	132,533	15,162	1,235	35,969	28,542
Kent	1,368	612	203,842	163,275	7,445	1,274	50,383	32,600
Ottawa	1,471	793	177,894	146,152	10,537	1,754	78,706	104,253
Van Buren	1,278	582	190,251	147,853	23,763	1,121	53,085	16,539
SOUTHWEST (7)	8,911	4,327	1,368,067	1,096,935	88,486	1,237	334,307	308,994
Barry	908	330	168,493	128,641	2,716	909	8,051	22,394
Branch	1,034	518	227,375	179,034	22,965	786	24,022	25,235
Calhoun	1,166	478	253,383	193,816	8,453	717	19,146	23,158
Clinton	1,333	696	256,811	219,621	3,615	937	21,875	40,315
Eaton	1,219	531	233,517	188,024	1,286	867	22,508	16,150
Hillsdale	1,142	545	242,353	196,210	4,316	835	20,861	32,346
Ingham	960	403	207,726	172,277	1,844	1,107	20,137	26,044
Ionia	1,089	546	253,500	207,677	3,792	857	20,569	49,284
Jackson	1,103	403	218,375	160,981	4,720	871	13,333	32,651
St. Joseph	880	504	213,857	179,703	58,989	1,039	27,325	18,718
Shiawassee	1,160	572	240,357	203,050	1,241	873	19,956	18,470
SOUTH CENTRAL (8)	11,994	5,526	2,515,747	2,029,034	113,937	891	217,783	304,765
Genesee	851	295	145,269	126,584	1,713	1,225	15,512	13,969
Lapeer	1,228	451	218,779	175,050	3,869	1,121	30,132	25,450
Lenawee	1,387	819	344,801	310,342	3,131	1,190	46,469	32,303
Livingston	789	281	128,511	99,835	1,768	1,329	13,905	16,513
Macomb	667	326	79,683	68,255	2,054	2,017	25,481	4,990
Monroe	1,258	623	220,274	203,774	2,181	1,363	45,777	13,117
Oakland	596	170	60,358	47,708	1,002	2,405	18,657	3,497
St. Clair	1,092	424	177,068	148,961	343	1,099	18,776	17,719
Washtenaw	1,222	506	204,272	170,968	4,181	1,523	19,808	27,889
Wayne	334	127	22,196	19,024	734	3,560	16,317	481
SOUTHEAST (9)	9,424	4,022	1,601,211	1,370,501	20,976	1,683	250,834	155,928
STATE*	51,172	24,180	10,316,861	8,181,320	314,953	971	1,272,802	1,272,276

¹Data from U.S. Department of Commerce, 1987 Census of Agriculture, Advance State Report.²Data withheld to avoid disclosing information for individual farms.³Not available at publication time.⁴County and District totals may not add to State Total because of census disclosure rules. State total may differ from U.S. Department of Agriculture estimates because of incompleteness.

CATTLE AND SHEEP: January 1, 1989

DISTRICT AND COUNTY	All Cattle and Calves	All Cows that have Calved	Milk Cows	Beef Cows	All Sheep and Lambs
	Head				Head
Alger	2,200	700	500	200	1,600
Baraga	1,400	700	400	300	---
Chippewa	8,000	3,600	1,900	1,700	1,500
Delta	8,600	4,500	2,600	1,900	200
Dickinson	3,000	1,500	800	700	---
Gogebic	700	350	150	200	50
Houghton	2,200	1,200	700	500	500
Iron	2,300	1,400	300	1,100	400
Keweenaw	---	---	---	---	---
Luce	1,600	400	---	400	---
Mackinac	3,500	1,700	1,000	700	50
Marquette	1,700	900	400	500	300
Menominee	19,000	8,400	6,900	1,500	300
Ontonagon	3,900	1,500	700	800	400
Schoolcraft	1,900	650	150	500	---
UPPER PENINSULA (1)	60,000	27,500	16,500	11,000	5,300
Antrim	6,300	2,200	1,400	800	550
Benzie	1,700	550	50	500	100
Charlevoix	5,800	2,500	1,300	1,200	250
Emmet	6,000	3,200	1,100	2,100	300
Grand Traverse	4,800	1,900	1,000	900	500
Kalkaska	1,200	600	400	200	100
Leelanau	4,800	1,300	800	500	100
Manistee	3,100	1,450	250	1,200	250
Missaukee	23,000	10,200	9,100	1,100	550
Wexford	4,300	1,600	1,100	500	100
NORTHWEST (2) . . .	61,000	25,500	16,500	9,000	2,800
Alcona	6,500	2,800	800	2,000	1,000
Alpena	11,500	4,600	2,600	2,000	1,100
Cheboygan	6,500	3,200	1,600	1,600	400
Crawford	100	---	---	---	50
Iosco	9,100	3,400	1,400	2,000	350
Montmorency	2,900	1,400	1,000	400	350
Ogemaw	15,000	6,000	4,600	1,400	400
Oscoda	3,000	1,300	800	500	600
Otsego	3,400	1,200	800	400	150
Presque Isle	9,500	4,500	2,400	2,100	250
Roscommon	500	100	---	100	50
NORTHEAST (3) . . .	68,000	28,500	16,000	12,500	4,700
Lake	2,000	1,000	400	600	450
Mason	9,000	3,700	3,100	600	1,600
Muskegon	12,000	4,700	3,800	900	200
Newaygo	21,000	9,200	7,800	1,400	450
Oceana	13,000	4,400	2,900	1,500	500
WEST CENTRAL (4) . .	57,000	23,000	18,000	5,000	3,200
Clare	11,500	4,600	2,600	2,000	1,400
Gladwin	9,500	4,000	1,700	2,300	1,100
Gratiot	31,000	10,000	8,000	2,000	1,000

CATTLE AND SHEEP: January 1, 1989

DISTRICT AND COUNTY	All Cattle and Calves	All Cows that have Calved	Milk Cows	Beef Cows	All Sheep and Lambs
	Head				Head
Isabella	32,000	12,900	10,000	2,900	2,000
Mecosta	18,000	8,200	5,800	2,400	1,700
Midland	6,000	1,600	500	1,100	300
Montcalm	24,000	10,200	8,700	1,500	1,100
Osceola	19,000	9,500	6,700	2,800	900
CENTRAL (5)	151,000	61,000	44,000	17,000	9,500
Arenac	8,000	3,200	2,800	400	100
Bay	5,000	1,800	1,400	400	200
Huron	80,000	19,000	17,000	2,000	400
Saginaw	15,000	5,200	4,200	1,000	2,700
Sanilac	70,000	29,100	27,000	2,100	1,100
Tuscola	22,000	8,700	6,600	2,100	1,500
EAST CENTRAL (6) .	200,000	67,000	59,000	8,000	6,000
Allegan	44,000	17,600	15,000	2,600	2,500
Berrien	7,800	3,400	1,700	1,700	500
Cass	11,000	4,700	2,000	2,700	2,600
Kalamazoo	14,000	4,900	2,900	2,000	3,500
Kent	37,000	15,800	12,500	3,300	1,100
Ottawa	44,000	16,000	13,000	3,000	600
Van Buren	9,200	3,600	1,900	1,700	1,700
SOUTHWEST (7) . . .	167,000	66,000	49,000	17,000	12,500
Barry	26,000	11,400	7,700	3,700	1,800
Branch	22,000	6,700	4,600	2,100	2,500
Calhoun	27,000	9,900	5,900	4,000	1,900
Clinton	40,000	16,800	15,000	1,800	3,400
Eaton	21,000	8,400	5,000	3,400	3,700
Hillsdale	27,000	10,300	7,600	2,700	2,500
Ingham	27,000	11,200	8,700	2,500	4,300
Ionia	39,000	15,200	13,000	2,200	1,700
Jackson	31,000	10,800	6,500	4,300	7,500
St. Joseph	15,000	5,200	3,700	1,500	2,700
Shiawassee	22,000	9,100	7,300	1,800	2,000
SOUTH CENTRAL (8)	297,000	115,000	85,000	30,000	34,000
Genesee	15,500	3,900	2,600	1,300	1,400
Lapeer	31,000	12,300	9,500	2,800	2,600
Lenawee	31,000	9,400	7,600	1,800	7,000
Livingston	20,000	7,100	5,600	1,500	2,200
Macomb	6,500	2,400	1,800	600	850
Monroe	9,000	1,800	1,300	500	1,400
Oakland	5,500	2,500	1,000	1,500	1,500
St. Clair	18,000	7,600	4,100	3,500	900
Washtenaw	27,000	9,300	7,400	1,900	19,000
Wayne	500	200	100	100	150
SOUTHEAST (9) . . .	164,000	56,500	41,000	15,500	37,000
STATE	1,225,000	470,000	345,000	125,000	115,000

CATTLE AND SHEEP: January 1, 1988

DISTRICT AND COUNTY	All Cattle and Calves	All Cows that have Calved	Milk Cows	Beef Cows	All Sheep and Lambs
	Head				Head
Alger	2,100	800	600	200	900
Baraga	1,200	600	300	300	---
Chippewa	7,500	3,800	2,200	1,600	1,700
Delta	8,500	4,300	2,500	1,800	200
Dickinson	3,000	1,500	800	700	---
Gogebic	700	400	100	300	50
Houghton	2,100	1,000	700	300	600
Iron	2,300	1,500	400	1,100	350
Keweenaw	---	---	---	---	---
Luce	1,900	300	---	300	50
Mackinac	3,400	1,600	1,000	600	50
Marquette	1,500	800	400	400	250
Menominee	19,000	8,500	7,000	1,500	250
Ontonagon	4,000	1,700	900	800	400
Schoolcraft	1,800	700	100	600	---
UPPER PENINSULA (1)	59,000	27,500	17,000	10,500	4,800
Antrim	6,400	2,200	1,600	600	600
Benzie	1,500	400	100	300	150
Charlevoix	6,300	3,000	1,700	1,300	300
Emmet	5,600	2,900	1,000	1,900	200
Grand Traverse	5,000	1,500	700	800	300
Kalkaska	1,400	600	400	200	100
Leelanau	5,300	1,400	900	500	150
Manistee	2,800	1,200	300	900	200
Missaukee	23,000	10,200	9,300	900	500
Wexford	4,700	2,100	1,500	600	200
NORTHWEST (2) ..	62,000	25,500	17,500	8,000	2,700
Alcona	7,200	3,200	1,000	2,200	900
Alpena	10,500	4,900	3,000	1,900	800
Cheboygan	6,000	3,100	1,600	1,500	400
Crawford	100	---	---	---	---
Iosco	8,700	3,600	1,300	2,300	400
Montmorency	3,300	1,800	1,400	400	200
Ogemaw	14,000	6,100	4,500	1,600	500
Oscoda	2,500	1,200	700	500	400
Otsego	3,300	1,200	700	500	100
Presque Isle	9,000	4,300	2,300	2,000	250
Roscommon	400	100	---	100	50
NORTHEAST (3) ...	65,000	29,500	16,500	13,000	4,000
Lake	2,200	900	400	500	350
Mason	9,300	3,600	3,100	500	1,300
Muskegon	12,000	4,300	3,700	600	150
Newaygo	22,000	9,500	8,000	1,500	600
Oceana	12,500	4,200	2,800	1,400	600
WEST CENTRAL (4)	58,000	22,500	18,000	4,500	3,000
Clare	12,500	5,000	2,500	2,500	1,100
Gladwin	9,000	3,900	1,700	2,200	1,300
Gratiot	29,000	10,000	7,600	2,400	1,000

CATTLE AND SHEEP: January 1, 1988

DISTRICT AND COUNTY	All Cattle and Calves	All Cows that have Calved	Milk Cows	Beef Cows	All Sheep and Lambs
	Head				Head
Isabella	30,500	12,200	9,800	2,400	1,900
Mecosta	18,000	7,800	5,200	2,600	1,800
Midland	5,000	1,500	700	800	200
Montcalm	24,500	10,400	9,300	1,100	1,200
Osceola	19,500	10,200	7,200	3,000	1,000
CENTRAL (5)	148,000	61,000	44,000	17,000	9,500
Arenac	9,000	3,400	3,000	400	100
Bay	5,000	1,700	1,400	300	100
Huron	82,000	20,800	18,000	2,800	400
Saginaw	15,000	5,700	4,500	1,200	2,000
Sanilac	74,000	30,000	28,000	2,000	800
Tuscola	22,000	9,400	7,100	2,300	900
EAST CENTRAL (6)	207,000	71,000	62,000	9,000	4,300
Allegan	44,000	18,500	15,500	3,000	1,500
Berrien	8,000	3,100	1,800	1,300	400
Cass	11,500	5,200	2,200	3,000	2,400
Kalamazoo	14,000	4,800	2,800	2,000	2,800
Kent	40,000	17,000	14,000	3,000	900
Ottawa	46,000	19,000	15,000	4,000	500
Van Buren	8,500	3,900	1,700	2,200	1,200
SOUTHWEST (7)	172,000	71,500	53,000	18,500	9,700
Barry	26,000	11,600	8,000	3,600	1,800
Branch	20,000	6,700	4,800	1,900	2,500
Calhoun	28,000	11,200	6,700	4,500	2,000
Clinton	39,000	16,200	14,500	1,700	2,800
Eaton	20,000	9,300	5,500	3,800	4,000
Hillsdale	29,000	11,000	8,000	3,000	3,300
Ingham	26,000	10,700	8,500	2,200	3,800
Ionia	37,000	14,700	12,500	2,200	1,400
Jackson	32,000	10,700	6,200	4,500	6,500
St. Joseph	15,000	4,900	3,300	1,600	2,500
Shiawassee	22,000	10,000	8,000	2,000	1,400
SOUTH CENTRAL (8)	294,000	117,000	86,000	31,000	32,000
Genesee	14,500	4,800	3,300	1,500	1,300
Lapeer	29,000	13,100	9,800	3,300	2,500
Lenawee	30,000	10,000	7,800	2,200	6,700
Livingston	19,000	7,400	5,500	1,900	2,100
Macomb	7,000	2,700	1,900	800	800
Monroe	8,000	1,800	1,200	600	1,400
Oakland	5,500	2,400	1,200	1,200	1,500
St. Clair	20,000	9,700	5,200	4,500	650
Washtenaw	26,000	10,400	8,000	2,400	18,000
Wayne	1,000	200	100	100	50
SOUTHEAST (9)	160,000	62,500	44,000	18,500	35,000
STATE	1,225,000	488,000	358,000	130,000	105,000

MILK: Head, Production Per Cow, Total Production, 1987-88

DISTRICT AND COUNTY	1988			1987		
	Milk Cows	Milk Per Cow	Total Milk Produced	Milk Cows	Milk Per Cow	Total Milk Produced
	Head	Pounds	1,000 Pounds	Head	Pounds	1,000 Pounds
Alger	500	14,200	7,100	600	13,830	8,300
Baraga	400	15,250	6,100	300	15,000	4,500
Chippewa	1,900	13,420	25,500	2,200	13,180	29,000
Delta	2,600	13,460	35,000	2,500	13,200	33,000
Dickinson	800	15,750	12,600	800	15,630	12,500
Gogebic	100	15,000	1,500	100	14,000	1,400
Houghton	700	14,290	10,000	700	13,860	9,700
Iron	300	15,670	4,700	400	15,500	6,200
Keweenaw	---	---	---	---	---	---
Luce	---	---	---	---	---	---
Mackinac	1,000	15,000	15,000	1,000	14,700	14,700
Marquette	400	13,750	5,500	400	13,500	5,400
Menominee	6,900	13,550	93,500	7,000	13,360	93,500
Ontonagon	800	15,000	12,000	900	14,780	13,300
Schoolcraft	100	15,000	1,500	100	15,000	1,500
UPPER PENINSULA (1)	16,500	13,939	230,000	17,000	13,706	233,000
Antrim	1,400	14,290	20,000	1,600	14,190	22,700
Benzie	100	15,000	1,500	100	14,000	1,400
Charlevoix	1,300	14,230	18,500	1,700	13,940	23,700
Emmet	1,100	14,550	16,000	1,000	14,200	14,200
Grand Traverse	900	15,330	13,800	700	15,290	10,700
Kalkaska	400	13,500	5,400	400	13,250	5,300
Leelanau	800	15,250	12,200	900	15,000	13,500
Manistee	300	13,670	4,100	300	13,330	4,000
Missaukee	9,100	16,040	146,000	9,300	15,810	147,000
Wexford	1,100	14,090	15,500	1,500	13,670	20,500
NORTHWEST (2)	16,500	15,333	253,000	17,500	15,029	263,000
Alcona	800	15,630	12,500	1,000	15,500	15,500
Alpena	2,600	15,580	40,500	3,000	15,330	46,000
Cheboygan	1,600	15,440	24,700	1,600	15,310	24,500
Crawford	---	---	---	---	---	---
Iosco	1,400	15,500	21,700	1,300	15,380	20,000
Montmorency	1,000	14,000	14,000	1,400	13,570	19,000
Ogemaw	4,600	14,890	68,500	4,500	14,670	66,000
Oscoda	800	15,500	12,400	700	15,430	10,800
Otsego	800	14,630	11,700	700	14,570	10,200
Presque Isle	2,400	14,170	34,000	2,300	13,910	32,000
Roscommon	---	---	---	---	---	---
NORTHEAST (3)	16,000	15,000	240,000	16,500	14,788	244,000
Lake	400	15,000	6,000	400	15,000	6,000
Mason	3,100	15,160	47,000	3,100	15,000	46,500
Muskegon	3,600	15,000	57,000	3,700	14,860	55,000
Newaygo	7,800	15,060	117,500	8,000	14,880	119,000
Oceana	2,900	15,340	44,500	2,800	15,180	42,500
WEST CENTRAL (4) . . .	18,000	15,111	272,000	18,000	14,944	269,000
Clare	2,600	15,380	40,000	2,500	15,200	38,000
Gladwin	1,700	15,290	26,000	1,700	15,000	25,500
Gratiot	7,800	15,640	122,000	7,600	15,530	118,000

MILK: Head, Production Per Cow, Total Production, 1987-88

DISTRICT AND COUNTY	1988			1987		
	Milk Cows	Milk Per Cow	Total Milk Produced	Milk Cows	Milk Per Cow	Total Milk Produced
	Head	Pounds	1,000 Pounds	Head	Pounds	1,000 Pounds
Isabella	9,900	15,000	148,500	9,800	14,800	145,000
Mecosta	5,500	15,580	85,700	5,200	15,380	80,000
Midland	600	14,670	8,800	700	14,290	10,000
Montcalm	9,000	14,390	129,500	9,300	14,190	132,000
Osceola	6,900	15,140	104,500	7,200	14,930	107,500
CENTRAL (5)	44,000	15,114	665,000	44,000	14,909	656,000
Arenac	2,800	13,570	38,000	3,000	13,000	39,000
Bay	1,400	15,360	21,500	1,400	14,640	20,500
Huron	17,500	15,710	275,000	18,500	15,140	280,000
Saginaw	4,200	14,880	62,500	4,500	14,330	64,500
Sanilac	27,500	15,890	437,000	28,500	15,330	437,000
Tuscola	6,600	14,240	94,000	7,100	13,660	97,000
EAST CENTRAL (6) .	60,000	15,467	928,000	63,000	14,889	938,000
Allegan	15,000	15,130	227,000	15,500	14,390	223,000
Berrien	1,700	15,000	25,500	1,800	14,170	25,500
Cass	2,000	14,250	28,500	2,200	13,410	29,500
Kalamazoo	2,900	14,660	42,500	2,800	13,930	39,000
Kent	13,500	15,780	213,000	14,000	15,000	210,000
Ottawa	14,000	15,570	218,000	15,000	14,800	222,000
Van Buren	1,900	14,470	27,500	1,700	13,530	23,000
SOUTHWEST (7) ...	51,000	15,333	782,000	53,000	14,566	772,000
Barry	7,800	14,620	114,000	8,000	14,250	114,000
Branch	4,700	14,150	66,500	4,800	13,750	66,000
Calhoun	6,300	14,760	93,000	6,700	14,330	96,000
Clinton	15,000	15,670	235,000	14,700	15,310	225,000
Eaton	5,200	13,650	71,000	5,500	13,270	73,000
Hillsdale	7,800	14,870	116,000	8,500	14,470	123,000
Ingham	8,700	14,940	130,000	9,000	14,440	130,000
Ionia	13,000	14,230	185,000	12,500	13,920	174,000
Jackson	6,500	13,850	90,000	6,800	13,460	91,300
St. Joseph	3,500	13,860	48,500	3,500	13,570	47,500
Shiawassee	7,500	14,130	106,000	8,000	13,750	110,000
SOUTH CENTRAL (8)	86,000	14,593	1,255,000	88,000	14,205	1,250,000
Genesee	2,800	14,640	41,000	3,300	14,550	48,000
Lapeer	9,500	14,790	140,500	9,800	14,590	143,000
Lenawee	7,700	15,060	116,000	7,800	14,870	116,000
Livingston	5,600	13,840	77,500	5,500	13,640	75,000
Macomb	1,800	13,890	25,000	1,900	13,790	26,200
Monroe	1,300	14,380	18,700	1,200	14,170	17,000
Oakland	1,000	13,800	13,800	1,200	13,670	16,400
St. Clair	4,500	13,330	60,000	5,200	13,080	68,000
Washtenaw	7,700	14,160	109,000	8,000	14,000	112,000
Wayne	100	15,000	1,500	100	14,000	1,400
SOUTHEAST (9) ...	42,000	14,357	603,000	44,000	14,159	623,000
STATE	350,000	14,937	5,228,000	361,000	14,537	5,248,000

HOGS AND PIGS, CHICKENS: December 1, 1987-88

DISTRICT AND COUNTY	All Hogs and Pigs		Sows Farrowed		Hens and Pullets of Laying Age	
	1988	1987	1988	1987	1988	1987
	Head				Birds	
Alger	---	100	---	---	---	---
Baraga	---	---	---	---	---	---
Chippewa	700	800	150	200	33,000	41,000
Delta	2,000	2,000	450	350	---	1,000
Dickinson	300	500	---	---	---	---
Gogebic	---	---	---	---	---	---
Houghton	100	100	---	---	8,000	10,000
Iron	100	100	---	---	---	---
Keweenaw	---	---	---	---	---	---
Luce	100	200	---	---	---	---
Mackinac	---	100	---	---	---	---
Marquette	150	350	---	---	---	---
Menominee	850	800	250	250	3,000	17,000
Ontonagon	100	100	---	---	---	---
Schoolcraft	500	350	100	---	---	---
UPPER PENINSULA (1)	5,000	5,500	1,000	1,000	47,000	72,000
Antrim	1,700	1,300	350	250	2,000	22,000
Benzle	1,500	2,000	300	300	---	---
Charlevoix	1,000	1,500	200	250	14,000	14,000
Emmet	400	700	100	100	1,000	1,000
Grand Traverse	4,000	4,000	800	700	1,000	2,000
Kalkaska	1,000	800	200	150	---	---
Leelanau	1,100	1,000	200	150	2,000	7,000
Manistee	600	800	100	150	1,000	1,500
Missaukee	3,200	4,000	650	800	---	1,000
Wexford	500	900	100	150	---	---
NORTHWEST (2) . . .	15,000	17,000	3,000	3,000	23,000	50,000
Alcona	350	600	---	100	2,000	17,000
Alpena	800	1,200	150	200	1,500	4,000
Cheboygan	600	700	100	100	1,000	2,000
Crawford	---	---	---	---	---	---
Iosco	1,800	2,500	350	450	---	---
Montmorency	500	500	100	100	---	---
Ogemaw	1,000	700	200	150	---	1,000
Oscoda	250	100	---	---	1,000	1,000
Otsego	900	400	200	100	---	---
Presque Isle	1,700	1,700	300	300	2,000	2,500
Roscommon	100	100	---	---	---	---
NORTHEAST (3) . . .	8,000	8,500	1,500	1,500	10,000	30,000
Lake	400	700	100	100	1,000	1,000
Mason	4,100	4,000	800	700	2,000	10,000
Muskegon	5,000	4,500	1,000	800	1,000	1,000
Newaygo	5,000	4,800	1,100	1,000	97,000	130,000
Oceana	9,500	9,000	2,000	1,900	24,000	46,000
WEST CENTRAL (4) . .	24,000	23,000	5,000	4,500	125,000	188,000
Clare	7,700	8,000	1,500	1,500	---	1,000
Gladwin	2,400	2,000	500	400	2,500	2,500
Gratiot	22,000	21,000	4,400	4,000	74,000	63,000

HOGS AND PIGS, CHICKENS: DECEMBER, 1987-88

DISTRICT AND COUNTY	All Hogs and Pigs		Sows Farrowed		Hens and Pullets of Laying Age	
	1988	1987	1988	1987	1988	1987
	Head				Birds	
Isabella	19,000	22,000	3,500	4,000	195,000	185,000
Mecosta	6,500	5,500	1,400	1,000	2,500	3,000
Midland	5,400	5,500	1,100	1,000	1,000	1,500
Montcalm	11,000	11,000	2,000	2,000	2,500	5,000
Osceola	3,000	3,000	600	600	2,000	9,000
CENTRAL (5)	77,000	78,000	15,000	14,500	280,000	270,000
Arenac	5,500	5,500	1,100	1,000	3,000	3,000
Bay	2,000	3,000	400	500	2,000	3,000
Huron	45,000	45,000	9,200	8,500	860,000	900,000
Saginaw	8,500	10,500	1,700	1,800	10,000	8,000
Sanilac	13,000	9,000	2,600	1,700	10,000	6,000
Tuscola	18,000	20,000	3,500	4,000	305,000	390,000
EAST CENTRAL (6) ..	92,000	93,000	18,500	17,500	1,190,000	1,310,000
Allegan	99,000	110,000	20,000	20,000	770,000	925,000
Berrien	22,000	29,000	4,500	5,200	6,000	52,000
Cass	199,000	225,000	40,000	45,000	5,000	5,000
Kalamazoo	26,000	34,000	5,500	6,500	200,000	355,000
Kent	18,000	21,000	3,500	3,800	4,000	8,000
Ottawa	91,000	100,000	19,000	19,000	1,690,000	1,640,000
Van Buren	60,000	66,000	12,500	12,500	95,000	135,000
SOUTHWEST (7) ...	515,000	585,000	105,000	112,000	2,770,000	3,120,000
Barry	19,000	18,000	4,000	3,300	2,000	8,000
Branch	57,000	58,000	2,000	11,000	5,000	8,000
Calhoun	38,000	45,000	8,000	8,500	50,000	75,000
Clinton	26,000	25,000	5,500	4,700	10,000	10,000
Eaton	25,000	25,000	5,000	4,700	28,000	35,000
Hillsdale	48,000	55,000	10,000	10,000	100,000	80,000
Ingham	28,000	31,000	5,500	5,800	11,000	45,000
Ionia	35,000	40,000	7,000	7,500	930,000	1,035,000
Jackson	59,000	60,000	12,000	11,000	20,000	15,000
St. Joseph	48,000	46,000	10,000	9,000	35,000	45,000
Shiawassee	14,000	14,000	3,000	2,500	9,000	14,000
SOUTH CENTRAL (8)	397,000	417,000	82,000	78,000	1,200,000	1,370,000
Genesee	13,000	12,000	2,700	2,200	2,500	8,000
Lapeer	9,000	8,500	1,900	1,600	5,000	5,000
Lenawee	37,000	40,000	7,500	7,500	10,000	20,000
Livingston	5,500	6,000	1,100	1,100	2,000	5,000
Macomb	5,000	6,500	1,000	1,200	5,000	5,000
Monroe	16,500	20,000	3,400	3,700	45,000	55,000
Oakland	1,700	1,500	300	300	1,500	2,000
St. Clair	4,700	4,800	1,000	900	63,000	65,000
Washtenaw	24,000	23,000	5,000	4,400	17,000	20,000
Wayne	600	700	100	100	4,000	5,000
SOUTHEAST (9) ...	117,000	123,000	24,000	23,000	155,000	190,000
STATE	1,250,000	1,350,000	255,000	255,000	5,800,000	6,600,000

CORN: Acreage, Yield, Production, 1988

DISTRICT AND COUNTY	Planted for all Purposes	GRAIN			SILAGE		
		Harvested	Yield	Production	Harvested	Yield	Production
	Acres	Acres	Bushels		Acres	Tons	
Alger	---	---	---	---	---	---	---
Baraga	---	---	---	---	---	---	---
Chippewa	---	---	---	---	---	---	---
Delta	2,800	700	78.6	55,000	2,000	7.5	15,000
Dickinson	1,500	500	76.0	38,000	900	7.8	7,000
Gogebic	---	---	---	---	---	---	---
Houghton	---	---	---	---	---	---	---
Iron	---	---	---	---	---	---	---
Keweenaw	---	---	---	---	---	---	---
Luce	---	---	---	---	---	---	---
Mackinac	500	110	76.4	8,400	370	8.1	3,000
Marquette	---	---	---	---	---	---	---
Menominee	12,000	4,500	78.0	351,000	7,300	8.9	65,000
Ontonagon	---	---	---	---	---	---	---
Schoolcraft	---	---	---	---	---	---	---
UPPER PENINSULA (1)	19,000	6,500	77.7	505,000	12,000	8.3	100,000
Antrim	5,500	2,700	68.5	185,000	2,700	6.7	18,000
Benzie	1,500	200	45.0	9,000	1,200	6.7	8,000
Charlevoix	3,800	2,500	64.0	160,000	1,200	7.5	9,000
Emmet	2,600	1,300	69.2	90,000	1,200	8.3	10,000
Grand Traverse	8,500	5,300	50.0	265,000	2,900	6.6	19,000
Ialkaska	1,700	900	67.8	61,000	700	7.1	5,000
Leelanau	4,500	2,800	50.0	140,000	1,500	6.7	10,000
Manistee	2,200	900	45.6	41,000	1,100	7.3	8,000
Missaukee	11,500	1,500	66.7	100,000	9,800	6.3	62,000
Wexford	3,200	1,400	45.0	63,000	1,700	7.1	12,000
NORTHWEST (2) . . .	45,000	19,500	57.1	1,114,000	24,000	6.7	161,000
Alcona	1,400	370	78.4	29,000	1,000	8.0	8,000
Alpena	6,500	3,100	74.2	230,000	3,200	8.1	26,000
Cheboygan	1,800	500	70.0	35,000	1,200	8.3	10,000
Crawford	---	---	---	---	---	---	---
Iosco	6,600	3,900	84.1	328,000	2,600	9.2	24,000
Montmorency	2,500	1,100	60.9	67,000	1,200	7.5	9,000
Ogemaw	10,000	3,900	85.1	332,000	6,000	10.0	60,000
Oscoda	950	300	76.7	23,000	630	9.2	5,800
Otsego	1,800	600	68.3	41,000	1,050	6.7	7,000
Presque Isle	3,400	1,200	66.7	80,000	2,100	7.1	15,000
Roscommon	---	---	---	---	---	---	---
NORTHEAST (3) . . .	35,000	15,000	77.8	1,167,000	19,000	8.7	165,000
Lake	1,100	250	48.0	12,000	800	5.0	4,000
Mason	10,600	3,950	48.1	190,000	6,300	5.1	32,000
Muskegon	16,400	11,400	65.0	741,000	4,500	6.4	29,000
Newaygo	24,500	16,500	60.5	998,000	7,300	4.8	35,000
Oceana	12,400	5,900	53.4	315,000	6,100	6.6	40,000
WEST CENTRAL (4) . .	65,000	38,000	59.4	2,256,000	25,000	5.6	140,000
Clare	8,000	2,800	60.7	170,000	4,800	7.1	35,000
Gladwin	8,500	1,600	66.1	109,000	5,400	7.2	39,000
Gratiot	64,000	53,000	79.8	4,227,000	10,200	8.3	85,000

CORN: Acreage, Yield, Production, 1988

DISTRICT AND COUNTY	Planted for all Purposes	GRAIN			SILAGE		
		Harvested	Yield	Production	Harvested	Yield	Production
	Acres	Acres	Bushels		Acres	Tons	
Isabella	39,500	21,300	59.9	1,275,000	17,800	5.8	104,000
Mecosta	14,000	9,500	66.9	636,000	3,800	5.0	19,000
Midland	18,000	16,000	93.9	1,503,000	1,800	8.9	16,000
Montcalm	40,000	31,600	68.0	2,149,000	5,700	7.0	40,000
Osceola	8,000	2,200	64.5	142,000	5,400	6.5	35,000
CENTRAL (5)	200,000	138,000	74.0	10,211,000	55,000	6.8	373,000
Arenac	11,000	6,700	81.9	549,000	3,500	8.9	31,000
Bay	34,000	31,500	96.3	3,034,000	2,000	9.0	18,000
Huron	105,000	60,500	85.0	5,143,000	44,000	9.5	416,000
Saginaw	56,000	51,000	100.4	5,119,000	4,000	11.3	45,000
Sanilac	92,000	51,000	83.9	4,277,000	40,000	8.1	322,000
Tuscola	70,000	62,300	86.8	5,407,000	6,500	10.5	68,000
EAST CENTRAL (6) .	368,000	263,000	89.5	23,529,000	100,000	9.0	900,000
Allegan	70,000	45,900	47.4	2,175,000	19,000	6.2	118,000
Berrien	35,000	32,300	60.1	1,942,000	1,900	8.9	17,000
Cass	65,000	62,000	88.0	5,456,000	1,800	5.6	10,000
Kalamazoo	48,000	43,000	75.0	3,225,000	4,200	6.9	29,000
Kent	41,000	30,000	59.7	1,792,000	9,500	6.0	57,000
Ottawa	39,000	23,000	48.3	1,112,000	12,000	5.8	70,000
Van Buren	40,000	36,800	52.8	1,944,000	1,600	6.3	10,000
SOUTHWEST (7) ...	338,000	273,000	64.6	17,646,000	50,000	6.2	311,000
Barry	34,000	26,200	52.1	1,364,000	6,800	6.6	45,000
Branch	85,000	79,000	59.7	4,714,000	5,300	8.7	46,000
Calhoun	65,000	56,000	56.9	3,188,000	8,300	7.2	60,000
Clinton	57,000	40,300	55.0	2,217,000	15,800	7.5	118,000
Eaton	50,000	43,500	49.5	2,154,000	5,800	6.0	35,000
Hillsdale	84,000	72,000	63.6	4,581,000	11,500	5.9	68,000
Ingham	51,000	38,600	61.5	2,374,000	11,700	6.8	79,000
Ionia	56,000	39,000	65.1	2,537,000	16,000	7.3	116,000
Jackson	64,000	48,400	59.0	2,856,000	15,000	7.7	115,000
St. Joseph	72,000	67,500	101.2	6,828,000	4,200	9.0	38,000
Shiawassee	42,000	31,500	63.8	2,009,000	9,600	6.3	60,000
SOUTH CENTRAL (8)	660,000	542,000	64.2	34,822,000	110,000	7.1	780,000
Genesee	38,000	27,000	66.5	1,795,000	9,000	8.3	75,000
Lapeer	47,000	37,900	86.0	3,259,000	8,600	7.4	64,000
Lenawee	92,000	77,000	58.0	4,466,000	13,000	8.5	111,000
Livingston	28,000	22,700	53.0	1,203,000	4,500	6.7	30,000
Macomb	15,000	12,300	78.5	966,000	2,000	9.0	18,000
Monroe	51,000	45,800	76.2	3,490,000	3,600	8.1	29,000
Oakland	12,000	10,800	58.3	630,000	500	7.0	3,500
St. Clair	31,000	25,500	78.0	1,989,000	4,600	7.4	34,000
Washtenaw	52,000	42,500	63.0	2,677,000	9,000	8.8	79,000
Wayne	4,000	3,500	78.6	275,000	200	7.5	1,500
SOUTHEAST (9) ...	370,000	305,000	68.0	20,750,000	55,000	8.1	445,000
STATE	2,100,000	1,600,000	70.0	112,000,000	450,000	7.5	3,375,000

CORN: Acreage, Yield, Production, 1987

DISTRICT AND COUNTY	Planted for all Purposes	GRAIN			SILAGE		
		Harvested	Yield	Production	Harvested	Yield	Production
	Acres	Acres	Bushels		Acres	Tons	
Alger	---	---	---	---	---	---	---
Baraga	---	---	---	---	---	---	---
Chippewa	---	---	---	---	---	---	---
Delta	2,600	750	82.7	62,000	1,750	12.9	22,500
Dickinson	1,300	350	80.0	28,000	850	12.9	11,000
Gogebic	---	---	---	---	---	---	---
Houghton	---	---	---	---	---	---	---
Iron	---	---	---	---	---	---	---
Keweenaw	---	---	---	---	---	---	---
Luce	---	---	---	---	---	---	---
Mackinac	500	100	75.0	7,500	350	12.0	4,200
Marquette	---	---	---	---	---	---	---
Menominee	12,000	5,200	84.2	438,000	6,700	14.2	95,000
Ontonagon	---	---	---	---	---	---	---
Schoolcraft	---	---	---	---	---	---	---
UPPER PENINSULA (1)	18,500	7,000	82.9	580,000	11,000	13.6	150,000
Antrim	5,900	3,200	73.8	236,000	2,500	9.2	23,000
Benzle	1,400	650	53.8	35,000	700	11.4	8,000
Charlevoix	3,300	1,700	82.4	140,000	1,500	11.3	17,000
Emmet	2,300	750	80.0	60,000	1,500	10.0	15,000
Grand Traverse	8,200	6,250	52.8	330,000	1,700	9.4	16,000
Kalkaska	1,900	850	71.8	61,000	1,000	9.0	9,000
Leelanau	4,400	2,900	53.1	154,000	1,400	10.0	14,000
Manistee	2,500	1,300	54.6	71,000	1,000	9.0	9,000
Missaukee	11,700	3,200	73.8	236,000	8,200	10.4	85,000
Wexford	3,400	1,700	51.2	87,000	1,500	9.3	14,000
NORTHWEST (2) . . .	45,000	22,500	62.7	1,410,000	21,000	10.0	210,000
Alcona	1,700	850	77.1	65,500	800	11.0	8,800
Alpena	6,100	3,150	84.1	265,000	2,800	13.6	38,000
Cheboygan	1,600	330	81.8	27,000	1,100	11.8	13,000
Crawford	---	---	---	---	---	---	---
Iosco	6,600	4,100	97.6	400,000	2,300	12.6	29,000
Montmorency	2,400	1,350	88.9	120,000	1,000	12.0	12,000
Ogemaw	9,900	4,200	89.3	375,000	5,500	11.3	62,000
Oscoda	950	340	79.4	27,000	600	13.3	8,000
Otsego	2,000	950	82.1	78,000	980	11.2	11,000
Presque Isle	3,200	1,200	91.7	110,000	1,900	14.7	28,000
Roscommon	---	---	---	---	---	---	---
NORTHEAST (3) . . .	34,500	16,500	89.1	1,470,000	17,000	12.4	210,000
Lake	900	490	81.6	40,000	400	10.0	4,000
Mason	10,100	7,860	80.8	635,000	2,200	10.9	24,000
Muskegon	16,000	11,900	68.1	810,000	4,000	11.5	46,000
Newaygo	24,000	19,450	83.3	1,620,000	4,300	12.8	50,000
Oceana	11,000	7,800	68.6	535,000	3,100	10.0	31,000
WEST CENTRAL (4) . .	62,000	47,500	76.6	3,640,000	14,000	11.4	160,000
Clare	7,500	3,750	77.3	290,000	3,600	10.6	38,000
Gladwin	9,000	6,700	72.4	485,000	2,100	8.6	18,000
Gratiot	73,000	66,800	91.3	6,100,000	5,500	12.2	67,000

CORN: Acreage, Yield, Production, 1987

DISTRICT AND COUNTY	Planted for all Purposes	GRAIN			SILAGE		
		Harvested	Yield	Production	Harvested	Yield	Production
	Acres	Acres	Bushels		Acres	Tons	
Isabella	43,000	31,100	78.1	2,430,000	11,500	11.5	132,000
Mecosta	14,500	11,400	78.5	895,000	2,900	11.0	32,000
Midland	19,500	17,800	91.0	1,620,000	1,400	10.7	15,000
Montcalm	45,000	40,100	87.3	3,500,000	4,500	10.4	47,000
Osceola	8,500	3,850	72.7	280,000	4,500	9.1	41,000
CENTRAL (5)	220,000	181,500	86.0	15,600,000	36,000	10.8	390,000
Arenac	12,000	9,400	91.5	860,000	2,500	16.4	41,000
Bay	37,000	34,700	93.1	3,230,000	1,800	12.2	22,000
Huron	135,000	100,000	98.2	9,820,000	34,000	16.8	570,000
Saginaw	63,000	59,700	106.5	6,360,000	3,000	19.7	59,000
Sanilac	105,000	72,300	109.0	7,880,000	32,000	13.4	430,000
Tuscola	78,000	71,900	100.8	7,250,000	5,700	13.7	78,000
EAST CENTRAL (6)	430,000	348,000	101.7	35,400,000	79,000	15.2	1,200,000
Allegan	80,000	68,400	92.4	6,320,000	11,000	11.4	125,000
Berrien	39,000	37,500	98.7	3,700,000	1,200	14.2	17,000
Cass	73,000	70,900	94.1	6,670,000	1,600	11.3	18,000
Kalamazoo	54,000	49,400	110.3	5,450,000	4,200	11.9	50,000
Kent	47,000	38,500	91.2	3,510,000	8,100	13.0	105,000
Ottawa	43,000	33,700	89.0	3,000,000	9,000	13.9	125,000
Van Buren	44,000	42,600	102.1	4,350,000	900	11.1	10,000
SOUTHWEST (7)	380,000	341,000	96.8	33,000,000	36,000	12.5	450,000
Barry	38,000	31,000	87.1	2,700,000	6,700	17.2	115,000
Branch	92,000	86,600	115.2	9,980,000	4,900	19.4	95,000
Calhoun	67,000	61,600	79.1	4,870,000	4,900	12.0	59,000
Clinton	62,000	47,600	87.2	4,150,000	14,000	11.4	160,000
Eaton	53,000	48,300	96.3	4,650,000	4,500	14.0	63,000
Hillsdale	91,000	82,900	90.5	7,500,000	7,500	14.7	110,000
Ingham	58,000	49,100	79.2	3,890,000	8,500	12.4	105,000
Ionia	63,000	53,600	95.1	5,100,000	9,000	12.9	116,000
Jackson	67,000	55,700	71.5	3,980,000	10,500	12.9	135,000
St. Joseph	74,000	69,600	117.8	8,200,000	4,000	15.0	60,000
Shiawassee	45,000	38,000	78.4	2,980,000	6,500	12.6	82,000
SOUTH CENTRAL (8)	710,000	624,000	92.9	58,000,000	81,000	13.6	1,100,000
Genesee	40,000	36,200	84.0	3,040,000	3,400	10.9	37,000
Lapeer	50,000	42,200	106.4	4,490,000	7,500	13.6	102,000
Lenawee	102,000	95,500	98.3	9,390,000	6,000	11.2	67,000
Livingston	34,000	29,700	107.7	3,200,000	4,000	12.5	50,000
Macomb	16,000	14,400	107.6	1,550,000	1,500	10.0	15,000
Monroe	53,000	50,700	104.9	5,320,000	2,000	13.5	27,000
Oakland	12,500	11,800	110.2	1,300,000	500	9.0	4,500
St. Clair	33,000	29,300	120.1	3,520,000	3,500	11.7	41,000
Washtenaw	55,000	48,000	80.0	3,840,000	6,400	11.6	74,000
Wayne	4,500	4,200	119.0	500,000	200	12.5	2,500
SOUTHEAST (9)	400,000	362,000	99.9	36,150,000	35,000	12.0	420,000
STATE	2,300,000	1,950,000	95.0	185,250,000	330,000	13.0	4,290,000

WHEAT: Acreage, Yield, Production, 1987-88

DISTRICT AND COUNTY	1988				1987			
	Planted	Harvested	Yield	Production	Planted	Harvested	Yield	Production
	Acres		Bushels		Acres		Bushels	
Alger	---	---	---	---	---	---	---	---
Baraga	---	---	---	---	---	---	---	---
Chippewa	500	470	30.9	14,500	250	220	38.6	8,500
Delta	300	280	31.4	8,800	160	150	36.7	5,500
Dickinson	---	---	---	---	---	---	---	---
Gogebic	---	---	---	---	---	---	---	---
Houghton	---	---	---	---	---	---	---	---
Iron	150	140	30.0	4,200	130	120	30.0	3,600
Keweenaw	---	---	---	---	---	---	---	---
Luce	100	90	30.0	2,700	80	70	31.4	2,200
Mackinac	200	190	30.5	5,800	130	120	31.7	3,800
Marquette	---	---	---	---	---	---	---	---
Menominee	50	50	30.0	1,500	60	50	34.0	1,700
Ortonagon	50	50	30.0	1,500	50	50	35.0	1,750
Schoolcraft	100	90	31.1	2,800	90	80	32.5	2,600
UPPER PENINSULA (1)	1,500	1,400	30.7	43,000	1,000	900	34.4	31,000
Antrim	1,100	1,050	30.5	32,000	800	750	33.3	25,000
Benzle	200	180	22.2	4,000	100	90	33.3	3,000
Charlevoix	400	350	35.7	12,500	150	130	34.6	4,500
Emmet	100	90	27.8	2,500	50	40	37.5	1,500
Grand Traverse	2,400	2,300	29.6	68,000	1,400	1,250	35.2	44,000
Kalkaska	800	580	37.9	22,000	600	550	34.5	19,000
Leelanau	1,200	1,150	23.5	27,000	250	200	35.0	7,000
Manistee	500	480	27.1	13,000	350	300	30.0	9,000
Missaukee	700	650	43.1	28,000	500	440	36.4	16,000
Wexford	800	770	36.4	28,000	800	650	32.3	21,000
NORTHWEST (2) ..	8,000	7,600	31.2	237,000	5,000	4,400	34.1	150,000
Alcona	600	580	36.2	21,000	600	450	34.4	15,500
Alpena	2,500	2,150	33.0	71,000	1,450	1,150	33.5	38,500
Charboygan	400	390	25.6	10,000	300	240	39.6	9,500
Crawford	---	---	---	---	---	---	---	---
Iosco	4,800	4,600	32.8	151,000	1,350	1,100	37.3	41,000
Montmorency	800	750	25.3	19,000	500	400	33.6	13,500
Ogemaw	3,600	3,400	39.4	134,000	500	390	35.9	14,000
Oscoda	50	40	37.5	1,500	50	40	37.5	1,500
Otsego	1,200	1,150	31.3	36,000	400	290	34.5	10,000
Presque Isle	2,000	1,900	28.9	55,000	1,300	900	38.9	35,000
Roscommon	50	40	37.5	1,500	50	40	37.5	1,500
NORTHEAST (3) ...	16,000	15,000	33.3	500,000	6,500	5,000	36.0	180,000
Lake	200	200	25.0	5,000	100	100	35.0	3,500
Mason	4,700	4,600	33.0	152,000	1,600	1,300	39.2	51,000
Muskegon	3,100	2,700	34.1	92,000	900	750	44.0	33,000
Newaygo	2,400	2,100	34.8	73,000	1,000	800	40.6	32,500
Oceana	3,100	2,400	36.7	88,000	900	750	38.7	29,000
WEST CENTRAL (4)	13,500	12,000	34.2	410,000	4,500	3,700	40.3	149,000
Clare	2,700	2,500	30.0	75,000	800	750	32.0	24,000
Gladwin	1,800	1,500	28.7	43,000	1,800	1,650	45.5	75,000
Gratiot	18,000	15,500	41.0	635,000	11,000	10,000	49.5	495,000

WHEAT: Acreage, Yield, Production, 1987-88

DISTRICT AND COUNTY	1988				1987			
	Planted	Harvested	Yield	Production	Planted	Harvested	Yield	Production
	Acres		Bushels		Acres		Bushels	
Isabella	12,000	11,000	39.5	435,000	10,000	8,700	46.0	400,000
Mecosta	2,500	1,800	27.8	50,000	2,500	2,000	29.0	58,000
Midland	3,800	3,700	41.1	152,000	3,500	3,100	46.5	144,000
Montcalm	21,000	20,000	26.3	525,000	14,000	12,500	37.1	464,000
Osceola	2,200	2,000	30.0	60,000	400	300	33.3	10,000
CENTRAL (5)	64,000	58,000	34.1	1,975,000	44,000	39,000	42.8	1,670,000
Arenac	4,500	4,000	60.0	240,000	4,500	4,000	62.5	250,000
Bay	7,500	7,000	40.0	280,000	6,000	5,500	51.8	285,000
Huron	38,000	35,000	51.0	1,785,000	24,500	22,000	58.2	1,280,000
Saginaw	26,000	25,000	48.0	1,200,000	26,000	23,000	65.2	1,500,000
Sanilac	38,000	36,000	48.6	1,750,000	17,000	14,500	46.2	670,000
Tuscola	23,000	21,000	46.2	970,000	20,000	18,000	53.1	955,000
EAST CENTRAL (6) .	135,000	128,000	48.6	6,225,000	98,000	87,000	56.8	4,940,000
Allegan	8,500	8,000	35.9	287,000	9,000	8,100	44.4	360,000
Berrien	3,000	2,900	40.7	118,000	6,500	6,000	43.0	258,000
Cass	7,500	7,400	32.0	237,000	8,000	7,500	46.7	350,000
Kalamazoo	12,500	12,000	34.2	410,000	12,500	11,500	38.7	445,000
Kent	10,500	10,000	43.0	430,000	7,500	6,800	44.6	303,000
Ottawa	5,500	5,400	34.8	188,000	3,000	2,400	41.7	100,000
Van Buren	4,500	4,300	30.2	130,000	3,500	2,700	36.7	99,000
SOUTHWEST (7) ...	52,000	50,000	36.0	1,800,000	50,000	45,000	42.6	1,915,000
Barry	20,000	19,500	40.5	790,000	10,500	9,300	37.6	350,000
Branch	12,000	11,700	36.3	425,000	10,500	9,700	52.6	510,000
Calhoun	25,000	24,000	39.4	945,000	15,000	13,800	44.2	610,000
Clinton	26,000	25,000	38.2	955,000	18,000	16,200	49.7	805,000
Eaton	29,000	28,000	43.8	1,225,000	25,000	22,600	47.1	1,065,000
Hillsdale	17,000	16,500	44.8	740,000	12,000	10,800	49.5	535,000
Ingham	19,000	18,500	44.3	820,000	14,000	12,700	54.2	688,000
Ionia	18,000	17,500	40.0	700,000	22,000	19,500	43.7	852,000
Jackson	14,000	13,500	38.5	520,000	10,500	9,500	41.1	390,000
St. Joseph	5,000	4,800	35.4	170,000	7,500	6,900	42.8	295,000
Shiawassee	30,000	29,000	40.0	1,160,000	11,000	9,000	45.0	405,000
SOUTH CENTRAL (8)	215,000	206,000	40.6	8,450,000	156,000	140,000	46.5	6,505,000
Genesee	16,000	15,500	41.3	640,000	9,000	7,500	35.3	265,000
Lapeer	14,000	13,000	43.1	560,000	9,500	7,800	39.0	304,000
Lenawee	34,000	33,000	47.4	1,565,000	23,000	21,000	55.2	1,160,000
Livingston	10,000	9,800	41.8	410,000	6,500	5,800	49.1	285,000
Macomb	7,700	7,600	44.1	335,000	3,000	2,400	43.3	104,000
Monroe	12,500	12,000	45.0	540,000	10,000	8,800	59.1	520,000
Oakland	4,000	3,900	47.4	185,000	2,200	2,000	44.5	89,000
St. Clair	22,000	21,000	49.0	1,030,000	8,000	7,200	49.0	353,000
Washtenaw	24,000	23,500	47.0	1,105,000	13,000	11,800	46.5	549,000
Wayne	800	700	42.9	30,000	800	700	44.3	31,000
SOUTHEAST (9) ...	145,000	140,000	45.7	6,400,000	85,000	75,000	48.8	3,660,000
STATE	650,000	620,000	42.0	26,040,000	450,000	400,000	48.0	19,200,000

SOYBEANS: Acreage, Yield, Production, 1987-88

DISTRICT AND COUNTY	1988				1987			
	Planted	Harvested	Yield	Production	Planted	Harvested	Yield	Production
	Acres		Bushels		Acres		Bushels	
Alger	---	---	---	---	---	---	---	---
Baraga	---	---	---	---	---	---	---	---
Chippewa	---	---	---	---	---	---	---	---
Delta	200	180	23.3	4,200	200	180	30.0	5,400
Dickinson	---	---	---	---	---	---	---	---
Gogebic	---	---	---	---	---	---	---	---
Houghton	---	---	---	---	---	---	---	---
Iron	---	---	---	---	---	---	---	---
Keweenaw	---	---	---	---	---	---	---	---
Luce	---	---	---	---	---	---	---	---
Mackinac	---	---	---	---	---	---	---	---
Marquette	---	---	---	---	---	---	---	---
Menominee	---	---	---	---	---	---	---	---
Ontonagon	---	---	---	---	---	---	---	---
Schoolcraft	---	---	---	---	---	---	---	---
UPPER PENINSULA (1)	300	280	22.9	6,400	300	280	30.4	8,500
Antrim	---	---	---	---	---	---	---	---
Benzle	---	---	---	---	---	---	---	---
Charlevoix	---	---	---	---	---	---	---	---
Emmet	---	---	---	---	---	---	---	---
Grand Traverse	80	80	20.0	1,600	60	60	31.7	1,900
Kalkaska	100	90	20.0	1,800	80	70	31.4	2,200
Leelanau	---	---	---	---	---	---	---	---
Manistee	250	220	20.0	4,400	200	190	32.1	6,100
Missaukee	---	---	---	---	---	---	---	---
Wexford	90	90	20.0	1,800	---	---	---	---
NORTHWEST (2) . . .	600	560	20.0	11,200	400	380	31.6	12,000
Alcona	---	---	---	---	---	---	---	---
Alpena	250	230	22.2	5,100	200	190	30.0	5,700
Cheboygan	---	---	---	---	---	---	---	---
Crawford	---	---	---	---	---	---	---	---
Iosco	250	230	22.2	5,100	200	190	31.1	5,900
Montmorency	100	100	22.0	2,200	---	---	---	---
Ogemaw	90	90	22.2	2,000	90	90	28.9	2,600
Oscoda	---	---	---	---	---	---	---	---
Otsego	---	---	---	---	---	---	---	---
Presque Isle	---	---	---	---	---	---	---	---
Roscommon	---	---	---	---	---	---	---	---
NORTHEAST (3) . . .	700	660	22.1	14,600	500	480	30.2	14,500
Lake	50	50	24.0	1,200	---	---	---	---
Mason	250	230	25.2	5,800	200	190	32.1	6,100
Muskegon	1,700	1,650	24.0	39,600	1,300	1,270	34.0	43,200
Newaygo	250	230	24.3	5,600	200	200	32.5	6,500
Oceana	150	140	25.7	3,600	90	90	32.2	2,900
WEST CENTRAL (4) . .	2,400	2,300	24.3	55,800	1,800	1,760	33.5	59,000
Clare	300	280	25.0	7,000	300	300	30.0	9,000
Gladwin	1,400	1,350	20.7	28,000	1,500	1,500	26.7	40,000
Gratiot	58,000	55,800	30.5	1,702,000	47,000	46,800	38.0	1,777,000

SOYBEANS: Acreage, Yield, Production, 1987-88

DISTRICT AND COUNTY	1988				1987			
	Planted	Harvested	Yield	Production	Planted	Harvested	Yield	Production
	Acres		Bushels		Acres		Bushels	
Isabella	13,000	12,700	31.1	395,000	13,500	13,400	33.6	450,000
Mecosta	200	180	22.2	4,000	200	200	30.0	6,000
Midland	16,000	15,600	32.7	510,000	14,500	14,500	37.2	540,000
Montcalm	12,000	11,200	21.2	237,000	9,900	9,800	34.2	335,000
Osceola	100	90	22.2	2,000	100	100	30.0	3,000
CENTRAL (5)	101,000	97,200	29.7	2,885,000	87,000	86,600	36.5	3,160,000
Arenac	11,000	11,000	29.3	322,000	8,000	7,950	33.1	263,000
Bay	31,000	30,600	34.1	1,042,000	19,000	18,700	39.0	730,000
Huron	11,000	10,400	25.9	269,000	6,000	5,950	30.3	180,000
Saginaw	130,000	129,000	34.9	4,500,000	115,000	114,000	37.0	4,220,000
Sanilac	54,000	52,500	28.2	1,478,000	47,000	46,600	36.6	1,707,000
Tuscola	43,000	42,500	35.4	1,505,000	20,000	19,800	35.9	710,000
EAST CENTRAL (6) .	280,000	276,000	33.0	9,116,000	215,000	213,000	36.7	7,810,000
Allegan	8,700	8,100	19.8	160,000	8,500	8,400	37.3	313,000
Berrien	31,000	29,000	26.2	760,000	27,500	27,300	38.1	1,040,000
Cass	32,000	30,600	30.1	920,000	29,000	28,800	37.8	1,090,000
Kalamazoo	28,000	26,800	26.1	700,000	25,500	25,300	42.5	1,075,000
Kent	3,300	3,000	20.7	62,000	3,500	3,500	30.0	105,000
Ottawa	1,000	700	18.6	13,000	800	750	29.3	22,000
Van Buren	11,000	10,800	19.1	206,000	10,200	9,950	31.7	315,000
SOUTHWEST (7) ...	115,000	109,000	25.9	2,821,000	105,000	104,000	38.1	3,960,000
Barry	13,000	12,500	29.2	365,000	12,000	11,900	32.8	390,000
Branch	41,000	40,500	23.5	950,000	40,000	39,800	33.8	1,345,000
Calhoun	29,000	28,700	27.0	775,000	25,000	24,800	31.3	775,000
Clinton	68,000	65,000	21.4	1,390,000	61,000	60,000	34.9	2,095,000
Eaton	35,000	33,000	26.1	860,000	30,000	29,800	36.7	1,095,000
Hillsdale	45,000	44,500	27.0	1,200,000	42,000	41,800	30.1	1,260,000
Ingham	29,000	28,100	26.2	735,000	26,000	25,800	31.6	815,000
Ionia	28,000	27,500	31.1	855,000	26,500	26,200	36.8	965,000
Jackson	8,000	7,500	24.9	187,000	7,500	6,500	31.5	205,000
St. Joseph	36,000	35,700	35.4	1,262,000	35,000	34,800	39.7	1,380,000
Shiawassee	58,000	56,000	26.8	1,500,000	55,000	54,600	31.0	1,695,000
SOUTH CENTRAL (8)	390,000	379,000	26.6	10,079,000	360,000	356,000	33.8	12,020,000
Genesee	30,000	29,400	24.5	720,000	26,000	25,900	30.5	790,000
Lapeer	10,000	9,800	30.2	296,000	8,500	8,300	33.7	280,000
Lenawee	126,000	119,000	26.6	3,171,000	120,000	119,200	32.9	3,920,000
Livingston	8,000	6,500	25.4	165,000	6,500	6,400	36.7	235,000
Macomb	28,000	27,400	27.3	748,000	24,000	23,900	36.2	865,000
Monroe	90,000	88,000	24.7	2,174,000	82,000	81,500	33.6	2,740,000
Oakland	500	450	26.7	12,000	400	400	37.5	15,000
St. Clair	37,000	36,600	24.9	910,000	34,000	33,500	39.6	1,325,000
Washtenaw	23,000	21,300	23.7	505,000	22,000	21,900	32.6	715,000
Wayne	7,500	6,550	29.0	190,000	6,600	6,500	34.0	221,000
SOUTHEAST (9) ...	360,000	345,000	25.8	8,891,000	330,000	327,500	33.9	11,106,000
STATE	1,250,000	1,210,000	28.0	33,880,000	1,100,000	1,090,000	35.0	38,150,000

OATS: Acreage, Yield, Production, 1987-88

DISTRICT AND COUNTY	1988				1987			
	Planted	Harvested	Yield	Production	Planted	Harvested	Yield	Production
	Acres		Bushels		Acres		Bushels	
Alger	200	150	20.0	3,000	200	150	41.3	6,200
Baraga	500	300	23.3	7,000	400	360	40.3	14,500
Chippewa	4,400	3,200	20.3	65,000	3,900	3,600	48.6	175,000
Delta	3,200	2,200	20.0	44,000	3,000	2,700	54.0	145,700
Dickinson	700	500	22.0	11,000	700	600	48.0	28,800
Gogebic	100	50	20.0	1,000	100	90	43.3	3,900
Houghton	1,400	1,000	20.0	20,000	1,500	1,350	44.6	60,200
Iron	800	600	20.0	12,000	700	600	46.5	27,900
Keweenaw	---	---	---	---	---	---	---	---
Luce	300	200	20.0	4,000	300	250	43.6	10,900
Mackinac	800	600	21.7	13,000	900	800	42.8	34,200
Marquette	300	200	20.0	4,000	300	250	40.8	10,200
Menominee	3,100	2,100	20.0	42,000	3,200	2,800	51.0	142,900
Ontonagon	800	600	21.7	13,000	800	700	40.7	28,500
Schoolcraft	400	300	20.0	6,000	500	450	46.9	21,100
UPPER PENINSULA (1)	17,000	12,000	20.4	245,000	16,500	14,700	48.3	710,000
Antrim	1,400	800	27.5	22,000	1,300	1,050	37.2	39,100
Benzie	50	40	25.0	1,000	50	40	32.5	1,300
Charlevoix	900	400	27.5	11,000	700	500	49.4	24,700
Emmet	1,200	700	27.1	19,000	1,100	900	43.8	39,400
Grand Traverse	1,700	900	21.1	19,000	1,400	1,150	37.3	42,900
Kalkaska	350	260	26.9	7,000	250	200	33.5	6,700
Leelanau	800	400	25.0	10,000	600	460	32.8	15,100
Manistee	400	300	26.7	8,000	300	250	30.0	7,500
Missaukee	3,200	1,700	22.4	38,000	3,300	2,300	38.4	88,400
Wexford	1,000	500	20.0	10,000	1,000	750	33.2	24,900
NORTHWEST (2) ..	11,000	6,000	24.2	145,000	10,000	7,600	38.2	290,000
Alcona	900	500	24.0	12,000	700	600	44.8	26,900
Alpena	7,700	4,500	24.0	108,000	7,000	6,400	42.2	270,000
Cheboygan	800	500	22.0	11,000	700	640	51.3	32,800
Crawford	50	40	25.0	1,000	50	40	40.0	1,600
Iosco	2,000	1,200	30.8	37,000	1,600	1,400	52.1	72,900
Montmorency	1,300	800	22.5	18,000	1,300	1,200	35.8	43,000
Ogemaw	3,600	2,000	21.5	43,000	3,400	2,700	48.9	131,900
Oscoda	200	150	20.0	3,000	100	80	48.8	3,900
Otsego	1,800	1,000	25.0	25,000	1,500	1,300	31.1	40,400
Presque Isle	5,500	3,200	20.6	66,000	4,600	4,100	42.7	175,000
Roscommon	150	110	18.2	2,000	50	40	40.0	1,600
NORTHEAST (3) ...	24,000	14,000	23.3	326,000	21,000	18,500	43.2	800,000
Lake	600	400	20.0	8,000	600	400	46.5	18,600
Mason	2,900	1,700	21.2	36,000	2,900	2,100	53.3	112,000
Muskegon	1,600	1,000	20.0	20,000	1,400	900	49.3	44,400
Newaygo	3,200	1,900	22.1	42,000	3,200	2,300	47.8	110,000
Oceana	1,700	1,000	20.0	20,000	1,400	1,000	45.0	45,000
WEST CENTRAL (4)	10,000	6,000	21.0	126,000	9,500	6,700	49.3	330,000
Clare	2,400	1,400	27.1	38,000	2,100	1,700	56.6	96,200
Gladwin	3,300	1,900	21.6	41,000	3,500	3,100	46.8	145,100
Gratiot	6,000	3,500	30.0	105,000	5,000	4,000	55.5	222,100

OATS: Acreage, Yield, Production, 1987-88

DISTRICT AND COUNTY	1988				1987			
	Planted	Harvested	Yield	Production	Planted	Harvested	Yield	Production
	Acres		Bushels		Acres		Bushels	
Isabella	10,000	5,500	35.6	196,000	8,500	7,100	55.1	391,400
Mecosta	3,700	2,000	20.5	41,000	3,300	2,600	40.7	105,800
Midland	1,800	1,000	30.0	30,000	1,900	1,600	66.8	106,800
Montcalm	8,800	5,200	18.8	98,000	9,000	8,100	55.5	449,200
Osceola	3,000	1,500	24.0	36,000	2,700	2,300	40.6	93,400
CENTRAL (5)	39,000	22,000	26.6	585,000	36,000	30,500	52.8	1,610,000
Arenac	3,600	2,700	44.4	120,000	4,400	3,400	68.4	232,600
Bay	1,600	1,100	40.0	44,000	2,000	1,600	68.6	109,800
Huron	20,000	16,000	48.1	770,000	23,500	20,500	73.8	1,512,000
Saginaw	4,300	3,200	42.8	137,000	5,500	4,500	79.8	359,100
Sanilac	28,000	22,000	36.4	800,000	36,600	30,000	64.9	1,946,400
Tuscola	11,500	9,000	47.1	424,000	11,000	9,500	70.5	670,100
EAST CENTRAL (6) .	69,000	54,000	42.5	2,295,000	83,000	69,500	69.5	4,830,000
Allegan	5,300	3,700	25.7	95,000	7,600	5,600	50.8	284,600
Berrien	800	500	28.0	14,000	1,400	1,100	50.0	55,000
Cass	3,200	2,200	27.3	60,000	2,800	2,400	51.6	123,800
Kalamazoo	2,400	1,700	25.3	43,000	3,300	2,700	42.4	114,500
Kent	6,600	4,600	26.1	120,000	8,100	6,800	51.8	352,400
Ottawa	5,700	3,700	22.7	84,000	6,000	4,500	40.5	182,400
Van Buren	1,000	600	20.0	12,000	1,800	1,400	40.9	57,300
SOUTHWEST (7) ...	25,000	17,000	25.2	428,000	31,000	24,500	47.8	1,170,000
Barry	2,400	1,500	20.7	31,000	4,500	3,800	44.8	170,200
Branch	1,500	1,100	17.3	19,000	3,200	2,700	51.6	139,300
Calhoun	5,000	3,200	20.3	65,000	9,200	8,200	44.5	365,000
Clinton	5,300	3,300	25.8	85,000	11,000	9,500	57.6	547,600
Eaton	2,600	1,800	18.9	34,000	5,300	4,500	56.3	253,400
Hillsdale	3,000	2,300	21.7	50,000	6,200	5,600	63.6	356,000
Ingham	3,600	2,500	20.8	52,000	4,000	3,500	49.2	172,300
Ionia	10,400	7,000	24.6	172,000	12,100	11,100	53.1	589,400
Jackson	3,900	2,700	20.4	55,000	6,300	5,500	39.8	219,100
St. Joseph	1,300	900	26.7	24,000	1,800	1,500	42.2	63,300
Shiawassee	14,000	9,700	29.1	282,000	13,400	12,100	64.0	774,400
SOUTH CENTRAL (8)	53,000	36,000	24.1	869,000	77,000	68,000	53.7	3,650,000
Genesee	6,400	4,000	22.5	90,000	8,400	7,700	58.1	447,700
Lapeer	7,900	4,900	23.9	117,000	10,600	9,400	71.6	672,600
Lenawee	3,500	2,300	33.0	76,000	5,200	4,800	59.9	287,600
Livingston	4,200	2,600	33.5	87,000	4,600	4,200	58.3	245,000
Macomb	3,600	2,400	35.0	84,000	3,800	3,300	60.0	198,000
Monroe	4,000	2,600	35.8	93,000	5,000	4,700	65.5	308,000
Oakland	1,600	900	26.7	24,000	1,500	1,450	54.7	79,300
St. Clair	8,000	5,300	30.9	164,000	10,600	9,700	66.0	639,900
Washtenaw	12,500	7,800	30.8	240,000	16,000	14,500	56.4	817,900
Wayne	300	200	30.0	6,000	300	250	56.0	14,000
SOUTHEAST (9) ...	52,000	33,000	29.7	981,000	66,000	60,000	61.8	3,710,000
STATE	300,000	200,000	30.0	6,000,000	350,000	300,000	57.0	17,100,000

DRY BEANS: Acreage, Yield, Production, 1987-88

DISTRICT AND COUNTY	1988				1987			
	Planted	Harvested	Yield	Production	Planted	Harvested	Yield	Production
	Acres		Pounds	Cwt.	Acres		Pounds	Cwt.
Delta	1,600	1,400	1,140	16,000	2,000	1,900	1,250	23,800
UPPER PENINSULA (1)	1,800	1,600	1,130	18,000	2,200	2,100	1,240	26,000
Charlevoix	200	150	700	1,050	200	190	790	1,500
Manistee	1,000	800	850	6,800	1,550	1,470	1,030	15,100
NORTHWEST (2) ..	1,900	1,500	800	12,000	2,600	2,470	970	24,000
Alpena	7,500	4,400	800	35,200	6,500	6,150	1,020	63,000
Cheboygan	250	200	750	1,500	300	280	860	2,400
Montmorency	1,000	700	830	5,800	1,000	950	1,260	12,000
Otsego	250	150	770	1,150	300	280	890	2,500
Presque Isle	5,600	4,300	840	36,200	5,600	5,400	1,310	71,000
NORTHEAST (3) ...	15,000	10,000	820	82,000	15,000	14,300	1,150	165,000
WEST CENTRAL (4)	300	200	1,000	2,000	400	380	1,050	4,000
Clare	200	130	1,000	1,300	200	170	1,000	1,700
Gladwin	1,700	800	940	7,500	2,500	2,250	1,020	23,000
Gratiot	23,000	13,000	1,180	154,000	54,000	45,000	1,120	505,000
Isabella	7,000	5,000	1,040	52,000	16,000	12,000	930	112,000
Mecosta	2,000	1,500	1,570	23,500	4,200	3,500	1,270	44,500
Midland	9,000	7,200	1,250	90,000	15,000	13,000	1,040	135,000
Montcalm	13,000	7,300	1,480	108,000	23,000	19,000	1,050	200,000
CENTRAL (5)	56,000	35,000	1,250	437,000	115,000	95,000	1,080	1,022,000
Arenac	6,000	5,000	1,220	61,000	13,000	12,000	1,170	140,000
Bay	27,000	20,000	1,250	250,000	43,000	39,500	1,180	468,000
Huron	65,000	52,000	1,210	630,000	96,000	90,000	1,420	1,275,000
Saginaw	14,000	10,000	1,250	125,000	29,000	25,000	1,280	320,000
Sanilac	16,000	11,000	1,180	130,000	30,000	26,500	1,210	320,000
Tuscola	34,000	24,000	1,290	310,000	60,000	56,000	1,210	677,000
EAST CENTRAL (6) .	162,000	122,000	1,230	1,506,000	271,000	249,000	1,290	3,200,000
Kent	1,500	1,300	1,280	16,600	2,200	2,100	1,330	27,900
SOUTHWEST (7) ...	2,000	1,700	1,290	22,000	2,800	2,650	1,280	34,000
Barry	700	400	600	2,400	1,500	1,300	1,080	14,000
Clinton	1,500	850	940	8,000	10,500	9,400	1,010	95,000
Eaton	1,500	850	710	6,000	16,500	15,000	1,030	155,000
Ingham	1,600	900	1,060	9,500	2,500	2,100	1,190	25,000
Ionia	3,000	1,500	1,200	18,000	11,500	9,500	1,230	117,000
Jackson	300	180	830	1,500	400	320	1,000	3,200
Shiawassee	2,200	1,200	1,290	15,500	3,800	3,100	990	30,800
SOUTH CENTRAL (8)	11,000	6,000	1,030	62,000	47,000	41,000	1,080	443,000
Genesee	1,000	700	1,290	9,000	1,400	1,200	1,490	17,900
Lapeer	5,600	4,000	1,150	46,000	7,600	7,400	1,620	120,000
Lenawee	800	600	1,000	6,000	800	720	1,670	12,000
Livingston	200	150	1,000	1,500	300	270	1,040	2,800
Macomb	500	300	1,330	4,000	800	720	1,530	11,000
Monroe	200	150	1,000	1,500	700	630	1,480	9,300
St. Clair	1,500	1,000	1,000	10,000	2,200	2,000	1,550	31,000
SOUTHEAST (9) ...	10,000	7,000	1,130	79,000	14,000	13,100	1,570	206,000
STATE	260,000	185,000	1,200	2,220,000	470,000	420,000	1,220	5,124,000

SUGARBEETS: Acreage, Yield, Production, 1987-88

DISTRICT AND COUNTY	1988				1987			
	Planted	Harvested	Yield	Production	Planted	Harvested	Yield	Production
	Acres		Tons		Acres		Tons	
UPPER PENINSULA (1)	---	---	---	---	---	---	---	---
NORTHWEST (2) . .	---	---	---	---	---	---	---	---
NORTHEAST (3) . . .	100	100	15.0	1,500	200	200	17.5	3,500
WEST CENTRAL (4)	---	---	---	---	---	---	---	---
Clare	---	---	---	---	---	---	---	---
Gladwin	700	700	14.3	10,000	700	700	20.3	14,200
Gratiot	15,100	13,300	17.1	227,000	14,100	13,900	21.6	300,300
Isabella	750	650	15.4	10,000	700	700	18.7	13,100
Mecosta	---	---	---	---	---	---	---	---
Midland	3,400	2,800	13.6	38,000	3,000	2,950	19.5	57,400
Montcalm	---	---	---	---	---	---	---	---
Osceola	---	---	---	---	---	---	---	---
CENTRAL (5)	20,200	17,700	16.3	289,000	18,700	18,450	21.0	388,000
Arenac	5,300	5,000	15.4	77,000	5,000	4,900	18.9	92,500
Bay	24,200	22,500	16.0	360,000	23,000	22,600	21.3	481,000
Huron	29,400	29,200	17.0	495,000	28,000	27,700	20.5	568,000
Saginaw	18,200	17,200	17.2	295,000	17,400	17,100	21.8	372,000
Sanilac	13,200	12,800	15.9	203,000	12,500	12,200	19.3	235,500
Tuscola	33,800	33,600	17.0	570,000	31,600	31,300	20.4	640,000
EAST CENTRAL (6) .	124,100	120,300	16.6	2,000,000	117,500	115,800	20.6	2,389,000
SOUTHWEST (7) . . .	---	---	---	---	---	---	---	---
Barry	---	---	---	---	---	---	---	---
Branch	---	---	---	---	---	---	---	---
Calhoun	---	---	---	---	---	---	---	---
Clinton	---	---	---	---	---	---	---	---
Eaton	---	---	---	---	---	---	---	---
Hillsdale	---	---	---	---	---	---	---	---
Ingham	---	---	---	---	---	---	---	---
Ionia	---	---	---	---	---	---	---	---
Jackson	---	---	---	---	---	---	---	---
St. Joseph	---	---	---	---	---	---	---	---
Shiawassee	---	---	---	---	---	---	---	---
SOUTH CENTRAL (8)	350	350	12.9	4,500	350	350	21.4	7,500
Genesee	---	---	---	---	---	---	---	---
Lapeer	---	---	---	---	---	---	---	---
Lenawee	3,400	3,150	16.2	51,000	3,400	3,400	16.7	56,900
Livingston	---	---	---	---	---	---	---	---
Macomb	---	---	---	---	---	---	---	---
Monroe	2,600	2,200	13.2	29,000	2,600	2,550	17.0	43,400
Oakland	---	---	---	---	---	---	---	---
St. Clair	1,200	1,150	14.8	17,000	1,150	1,150	17.9	20,600
Washtenaw	---	---	---	---	---	---	---	---
Wayne	---	---	---	---	---	---	---	---
SOUTHEAST (9) . . .	7,250	6,550	15.0	98,000	7,250	7,200	17.1	123,000
STATE	152,000	145,000	16.5	2,393,000	144,000	142,000	20.5	2,911,000

BARLEY: Acreage, Yield, Production, 1987-88

DISTRICT AND COUNTY	1988				1987			
	Planted	Harvested	Yield	Production	Planted	Harvested	Yield	Production
	Acres		Bushels		Acres		Bushels	
Alger	450	300	18.3	5,500	450	400	54.3	21,700
Baraga	200	150	24.0	3,600	250	200	55.0	11,000
Chippewa	900	500	19.6	9,800	1,100	900	48.0	43,200
Delta	3,300	2,000	18.0	36,000	3,500	3,200	64.3	205,600
Dickinson	350	250	17.6	4,400	400	350	58.0	20,300
Gogebic	---	---	---	---	---	---	---	---
Houghton	400	250	24.0	6,000	450	400	55.0	22,000
Iron	50	30	16.7	500	50	40	55.0	2,200
Keweenaw	---	---	---	---	---	---	---	---
Luce	350	250	18.0	4,500	400	340	50.0	17,000
Mackinac	350	250	18.4	4,600	400	340	50.3	17,100
Marquette	350	250	20.8	5,200	400	340	57.1	19,400
Menominee	2,200	1,400	19.3	27,000	2,300	1,800	62.7	112,800
Ontonagon	100	70	22.9	1,600	100	90	51.1	4,600
Schoolcraft	600	400	20.8	8,300	700	600	55.2	33,100
UPPER PENINSULA (1)	9,600	6,100	19.2	117,000	10,500	9,000	58.9	530,000
Antrim	100	80	20.0	1,600	100	90	46.7	4,200
Benzie	---	---	---	---	---	---	---	---
Charlevoix	400	350	21.4	7,500	400	330	50.0	16,500
Emmet	250	200	21.5	4,300	300	230	47.0	10,800
Grand Traverse	100	80	18.8	1,500	100	90	46.7	4,200
Kalkaska	---	---	---	---	---	---	---	---
Leelanau	---	---	---	---	---	---	---	---
Manistee	100	80	16.3	1,300	150	120	45.8	5,500
Missaukee	80	60	16.7	1,000	80	70	48.6	3,400
Wexford	---	---	---	---	---	---	---	---
NORTHWEST (2) . . .	1,100	900	20.0	18,000	1,200	1,000	48.0	48,000
Alcona	400	300	20.0	6,000	500	460	59.8	27,500
Alpena	750	550	22.0	12,100	750	710	54.9	39,000
Cheboygan	500	350	21.4	7,500	600	560	54.5	30,500
Crawford	---	---	---	---	---	---	---	---
Iosco	250	200	25.0	5,000	300	270	57.8	15,600
Montmorency	300	250	24.0	6,000	400	360	53.6	19,300
Ogemaw	700	500	20.0	10,000	750	710	59.4	42,200
Oscoda	100	80	22.5	1,800	100	90	54.4	4,900
Otsego	100	80	21.3	1,700	100	90	54.4	4,900
Presque Isle	750	550	25.5	14,000	750	710	59.2	42,000
Roscommon	50	40	22.5	900	50	40	52.5	2,100
NORTHEAST (3) . . .	3,900	2,900	22.4	65,000	4,300	4,000	57.0	228,000
Lake	---	---	---	---	---	---	---	---
Mason	350	250	22.0	5,500	400	350	46.6	16,300
Muskegon	150	120	30.0	3,600	150	130	48.5	6,300
Newaygo	100	80	25.0	2,000	100	90	47.8	4,300
Oceana	200	150	26.0	3,900	250	230	48.3	11,100
WEST CENTRAL (4) . .	800	600	25.0	15,000	900	800	47.5	38,000
Clare	400	240	16.7	4,000	450	410	57.8	23,700
Gladwin	400	240	17.5	4,200	450	410	52.0	21,300
Gratiot	150	90	22.2	2,000	150	130	54.6	7,100

BARLEY: Acreage, Yield, Production, 1987-88

DISTRICT AND COUNTY	1988				1987			
	Planted	Harvested	Yield	Production	Planted	Harvested	Yield	Production
	Acres		Bushels		Acres		Bushels	
Isabella	1,500	850	23.5	20,000	1,600	1,400	50.7	71,000
Mecosta	500	300	16.7	5,000	500	460	50.7	23,300
Midland	50	30	23.3	700	50	40	50.0	2,000
Montcalm	1,300	750	20.0	15,000	1,400	1,300	45.8	59,500
Osceola	500	300	17.0	5,100	600	550	52.9	29,100
CENTRAL (5)	4,800	2,800	20.0	56,000	5,200	4,700	50.4	237,000
Arenac	150	100	33.0	3,300	200	150	56.0	8,400
Bay	200	150	33.3	5,000	300	270	56.7	15,300
Huron	11,500	10,200	43.6	445,000	12,500	12,100	57.9	700,400
Saginaw	250	150	28.0	4,200	300	280	47.5	13,300
Sanilac	4,900	4,300	38.4	165,000	5,300	5,100	57.8	294,800
Tuscola	2,000	1,700	45.6	77,500	2,300	2,100	50.4	105,800
EAST CENTRAL (6) ..	19,000	16,600	42.2	700,000	20,900	20,000	56.9	1,138,000
Allegan	400	300	18.3	5,500	400	330	47.3	15,600
Berrien	50	30	20.0	600	50	40	52.5	2,100
Cass	600	350	17.7	6,200	700	630	47.9	30,200
Kalamazoo	150	100	16.0	1,600	150	120	48.3	5,800
Kent	700	450	27.8	12,500	850	750	51.2	38,400
Ottawa	300	170	27.6	4,700	300	250	46.8	11,700
Van Buren	400	300	16.3	4,900	450	380	47.9	18,200
SOUTHWEST (7)	2,600	1,700	21.2	36,000	2,900	2,500	48.8	122,000
Barry	200	150	25.3	3,800	250	200	46.0	9,200
Branch	450	350	18.6	6,500	500	450	46.9	21,100
Calhoun	150	100	22.0	2,200	200	150	45.3	6,800
Clinton	700	550	20.0	11,000	800	750	49.9	37,400
Eaton	300	200	27.5	5,500	300	250	51.2	12,800
Hillsdale	50	30	26.7	800	50	40	47.5	1,900
Ingham	400	300	36.7	11,000	400	350	50.0	17,500
Ionia	1,700	1,300	26.2	34,000	1,950	1,700	51.5	87,500
Jackson	300	220	34.1	7,500	300	250	44.0	11,000
St. Joseph	150	100	17.0	1,700	200	160	47.5	7,600
Shiawassee	700	500	30.0	15,000	750	700	50.3	35,200
SOUTH CENTRAL (8) ..	5,100	3,800	26.1	99,000	5,700	5,000	49.6	248,000
Genesee	400	350	46.0	16,100	400	330	52.7	17,400
Lapeer	650	550	49.1	27,000	750	700	55.3	38,700
Lenawee	200	150	36.7	5,500	200	150	52.7	7,900
Livingston	50	40	37.5	1,500	50	40	55.0	2,200
Macomb	100	80	40.0	3,200	100	90	54.4	4,900
Monroe	80	60	33.3	2,000	80	70	58.6	4,100
Oakland	---	---	---	---	---	---	---	---
St. Clair	800	700	41.4	29,000	900	750	54.0	40,500
Washtenaw	800	650	38.5	25,000	900	850	52.2	44,400
Wayne	---	---	---	---	---	---	---	---
SOUTHEAST (9)	3,100	2,600	42.3	110,000	3,400	3,000	53.7	161,000
STATE	50,000	38,000	32.0	1,216,000	55,000	50,000	55.0	2,750,000

POTATOES: Acreage, Yield, Production, 1987-88

DISTRICT AND COUNTY	1988				1987			
	Planted	Harvested	Yield	Production	Planted	Harvested	Yield	Production
	Acres		Cwt.		Acres		Cwt.	
Delta	1,000	950	230	220,000	1,100	1,070	260	276,000
Dickinson	1,000	950	215	205,000	1,000	970	250	240,000
Iron	200	190	240	46,000	200	190	290	61,000
Luce	550	520	220	115,000	700	680	210	143,000
Marquette	450	420	240	101,000	500	490	280	137,000
UPPER PENINSULA (1)	3,500	3,300	225	745,000	3,800	3,700	250	930,000
Antrim	1,200	1,100	260	285,000	1,300	1,250	370	463,000
Emmet	400	380	170	65,000	450	440	195	86,000
Kalkaska	800	750	225	170,000	800	780	310	242,000
Manistee	350	340	190	65,000	400	390	280	109,000
NORTHWEST (2) ..	3,000	2,800	220	620,000	3,200	3,100	310	952,000
Alpena	200	180	180	32,000	300	280	230	64,000
Otsego	800	750	225	168,000	900	870	260	226,000
Presque Isle	3,400	3,200	185	590,000	3,500	3,350	240	797,000
NORTHEAST (3) ...	4,600	4,300	190	820,000	4,900	4,700	240	1,134,000
WEST CENTRAL (4)	200	150	215	32,000	200	200	250	50,000
Gratiot	300	250	270	68,000	300	290	300	87,000
Mecosta	900	800	305	245,000	1,000	970	305	294,000
Montcalm	9,900	9,600	275	2,845,000	10,300	10,150	310	3,131,000
CENTRAL (5)	11,500	11,000	295	3,249,000	12,000	11,800	305	3,615,000
Arenac	1,800	1,500	155	233,000	1,800	1,760	195	340,000
Bay	5,800	4,800	180	860,000	5,800	5,500	200	1,100,000
Huron	600	500	150	75,000	600	590	200	118,000
Saginaw	800	650	200	130,000	500	490	200	98,000
Sanilac	1,000	750	210	165,000	500	490	220	108,000
Tuscola	1,500	1,300	190	247,000	1,500	1,470	200	296,000
EAST CENTRAL (6) .	11,500	9,500	180	1,710,000	10,500	10,300	200	2,060,000
Allegan	1,700	1,600	225	363,000	1,600	1,550	285	440,000
Kent	400	350	200	70,000	550	530	295	156,000
Ottawa	---	---	---	---	200	190	220	42,000
SOUTHWEST (7) ...	2,400	2,200	220	482,000	2,600	2,500	275	688,000
Barry	300	250	160	40,000	400	370	280	100,000
Eaton	500	450	160	72,000	700	690	225	155,000
Jackson	200	170	175	30,000	250	230	230	53,000
Shiawassee	350	300	175	52,000	200	190	280	53,000
SOUTH CENTRAL (8)	1,800	1,550	170	262,000	2,000	1,900	250	477,000
Genesee	300	280	230	64,000	400	390	270	105,000
Lapeer	650	630	175	111,000	600	590	210	123,000
Lenawee	1,100	1,000	130	128,000	1,100	1,050	210	220,000
Macomb	400	380	135	52,000	400	390	200	78,000
Monroe	1,700	1,600	135	215,000	1,900	1,800	210	382,000
Washtenaw	650	620	145	91,000	700	690	170	116,000
SOUTHEAST (9) ...	5,000	4,700	145	690,000	5,300	5,100	210	1,064,000
STATE	43,500	39,500	218	8,610,000	44,500	43,300	253	10,970,000

BANK HOLDING COMPANIES

	1988	1987	1986	1985	1984	1983
TOTAL BANK HOLDING COMPANIES (BHCs)	100	86	76	59	55	49
Domestic Parent BHCs	79	71	65			
Domestic Second Tier BHCs*	12	8	6			
Nondomestic Parent BHCs**	5	4	3			
Nondomestic Second Tier BHCs	4	3	2			
Domestic One-Bank BHCs	58	50	47	36	30	26
Domestic Multi-Bank BHCs	21	21	18	23	25	23
Domestic Second Tier One-Bank BHCs	4	3	2			
Domestic Second Tier Multi-Bank BHCs	8	5	4			
Nondomestic One-Bank BHCs	1	0	0			
Nondomestic Multi-Bank BHCs	4	4	3			
Nondomestic Second Tier One-Bank BHCs	2	3	2			
Nondomestic Second Tier Multi-Bank BHCs	2	0	0			
TOTAL BANK HOLDING COMPANY BANKS	261	259	251			
Domestic Banks controlled by Domestic BHCs	203	213	239	231	228	219
State Banks	140	143	154	142	143	134
Controlled by One-Bank BHCs	38	30	31	24	20	18
Controlled by Second Tier One-Bank BHCs	2	1	1			
Controlled by Multi-Bank BHCs	99	110	116	118	123	116
Controlled by Second Tier Multi-Bank BHCs	1	2	6			
National Banks	63	70	85	89	85	85
Controlled by One-Bank BHCs	20	20	17	12	10	8
Controlled by Second Tier One-Bank BHCs	1	1	1			
Controlled by Multi-Bank BHCs	40	47	63	77	75	77
Controlled by Second Tier Multi-Bank BHCs	2	2	4			
Nondomestic Banks Controlled by Domestic BHCs	45	35	10			
Controlled by One-Bank BHCs	0	0	0			
Controlled by Second Tier One-Bank BHCs	1	1	1			
Controlled by Multi-Bank BHCs	10	15	7			
Controlled by Second Tier Multi-Bank BHCs	34	19	2			
Domestic Banks controlled by Nondomestic BHCs**	13	11	3			
State Banks						
Controlled by Second Tier One-Bank BHCs	0	0	0			
Controlled by Multi-Bank BHCs	4	2	1			
Controlled by Second Tier Multi-Bank BHCs	6	7	1			
National Banks						
Controlled by Second Tier One-Bank BHCs	2	0	1			
Controlled by Multi-Bank BHCs	1	1	0			
Controlled by Second Tier Multi-Bank BHCs	0	1	0			
TOTAL BHC BANK DEPOSITS OF BHCs (Billions of Dollars)	76.1	68.3	60.0	53.1	48.4	44.3
Deposits of Michigan BHC Banks owned by Domestic BHCs	66.3	61.1	58.1			
Deposits of Nondomestic BHC banks owned by Domestic BHCs	7.9	5.6	1.4			
Deposits of Domestic BHC banks owned by Nondomestic BHCs	1.9	1.6	0.5			

* Second Tier BHC is defined as a bank holding company owned by a parent corporation which is itself a bank holding company.

**Nondomestic is defined as a BHC or bank domiciled outside of Michigan.

INTRASTATE ACQUISITIONS - 1988

Bank Holding Company/Subsidiary Name	City and State	Date Acquired
1889 BANKCORP. Pioneer Bank	East Lansing, MI North Branch, MI	07/27/88
CAPAC BANKCORP., INC. Capac State Savings Bank	Capac, MI Capac, MI	08/01/88
CAPITAL DIRECTIONS, INC. Mason State Bank	Mason, MI Mason, MI	07/22/88
CAPITOL BANKCORP., INC. Capitol National Bank	Lansing, MI Lansing, MI	03/01/88
CHEMICAL FINANCIAL CORPORATION Chemical Bank Central	Midland, MI Big Rapids, MI	04/30/88
CITIZENS STATE BANKCORP. Citizens State Bank	New Baltimore, MI New Baltimore, MI	12/07/88
COMMERCIAL NATIONAL FINANCIAL CORPORATION Commercial National Bank	Ithaca, MI Alma, MI	05/31/88
COUNTY BANK CORP. Lapeer County Bank & Trust Co.	Lapeer, MI Lapeer, MI	12/31/88
FENTURA BANKCORP., INC. The State Bank	Fenton, MI Fenton, MI	07/01/88
FIRST MICHIGAN BANK CORPORATION FMB-Commercial Bank	Zeeland, MI Greenville, MI	07/18/88
FIRST OF AMERICA BANK CORPORATION First of America Bank-Monroe The State Savings Bank of South Lyon First of America Bank-Iron Mountain, N.A.	Kalamazoo, MI Frenchtown Township, MI South Lyon, MI Iron Mountain, MI	01/01/88 10/14/88 10/31/88
GRAND BANK FINANCIAL CORPORATION Grand Bank	Grand Rapids, MI Grand Rapids, MI	11/30/88
NEWBERRY BANKCORP., INC. The Newberry State Bank	Newberry, MI Newberry, MI	07/25/88
OXFORD BANK CORPORATION Oxford Bank	Oxford, MI Oxford, MI	07/29/88
PREMIER BANKCORPORATION, INC. Premier Bank	Jackson, MI Jackson, MI	09/30/88
SEAWAY FINANCIAL CORPORATION The Algonac Savings Bank The Commercial and Savings Bank of St. Clair County	St. Clair, MI Algonac, MI St. Clair, MI	09/30/88 09/30/88
UNION FINANCIAL CORPORATION Union Bank	Lake Odessa, MI Lake Odessa, MI	08/18/88
UP FINANCIAL, INC. The First National Bank in Ontonagon	Ontonagon, MI Ontonagon, MI	01/28/88

DOMESTIC BANK HOLDING COMPANIES AND SUBSIDIARIES

December 31, 1988

(000s Omitted)

1889 BANKCORP
P.O. Box 4010
East Lansing, MI 48823
PHONE: 517-337-1371

SUBSIDIARY NAME
Pioneer Bank

CITY AND STATE
North Branch, MI

ACQUIRED
07/27/88

DEPOSITS
\$ 20,036

1ST COMMUNITY BANKCORP, INC.
109 East Division, Box 186
Sparta, MI 49345
PHONE: 616-687-7366

SUBSIDIARY NAME
Sparta State Bank

CITY AND STATE
Sparta, MI

ACQUIRED
04/06/87

DEPOSITS
\$ 75,236

ALLIANCE FINANCIAL CORPORATION
23400 Michigan Avenue, Suite 233
Dearborn, MI 48124
PHONE: 313-277-5780

SUBSIDIARY NAME
Dearborn Bank and Trust Company
Huron Community Bank

CITY AND STATE
Dearborn, MI
East Tawas, MI

ACQUIRED
10/01/83
07/01/87

DEPOSITS
\$ 269,074
\$ 51,602
\$ 320,676

ANTRIM FINANCIAL CORPORATION
107 East State Street, Box 649
Mancelona, MI 49659
PHONE: 616-587-9123

SUBSIDIARY NAME
Antrim County State Bank

CITY AND STATE
Mancelona, MI

ACQUIRED
01/26/87

DEPOSITS
\$ 29,591

ARCADIA FINANCIAL CORPORATION
251 East Michigan Avenue
Kalamazoo, MI 49007
PHONE: 616-349-0900

SUBSIDIARY NAME
Arcadia Bank

CITY AND STATE
Kalamazoo, MI

ACQUIRED
06/22/87

DEPOSITS
\$ 22,405

ASB BANKCORP, INC.
202 West Maumee Street, P. O. Box 337
Adrian, MI 49221
PHONE: 517-265-8125

SUBSIDIARY NAME
Adrian State Bank

CITY AND STATE
Adrian, MI

ACQUIRED
10/01/86

DEPOSITS
\$ 71,544

BAY PORT ASSOCIATES
6606 Main Street, Box 69
Caseville, MI 48725
PHONE: 517-656-2231

SUBSIDIARY NAME
Bay Port State Bank

CITY AND STATE
Bay Port, MI

ACQUIRED
01/01/70

DEPOSITS
\$ 11,579

BLISSFIELD BANK CORPORATION
204 East Jefferson Street, Box 40
Blissfield, MI 49228
PHONE: 517-486-4314

SUBSIDIARY NAME
The Blissfield State Bank

CITY AND STATE
Blissfield, MI

ACQUIRED
12/31/87

DEPOSITS
\$ 41,453

DOMESTIC BANK HOLDING COMPANIES AND SUBSIDIARIES

December 31, 1988

(000s Omitted)

C.F.C. BANKING, INC.
123 Superior Avenue
Crystal Falls, MI 49920
PHONE: 906-475-4505

SUBSIDIARY NAME
First National Bank of Crystal Falls

CITY AND STATE	ACQUIRED	DEPOSITS
Crystal Falls, MI	07/01/85	\$ 40,928

CAPAC BANKING, INC.
206 North Main Street, Box 128
Capac, MI 48014
PHONE: 313-395-4313

SUBSIDIARY NAME
Capac State Savings Bank

CITY AND STATE	ACQUIRED	DEPOSITS
Capac, MI	08/01/88	\$ 56,880

CAPITAL DIRECTIONS, INC.
322 South Jefferson Street
Mason, MI 48854
PHONE: 517-676-0500

SUBSIDIARY NAME
Mason State Bank

CITY AND STATE	ACQUIRED	DEPOSITS
Mason, MI	07/22/88	\$ 65,585

CAPITOL BANKING, INC.
200 Washington Square North
Lansing, MI 48933
PHONE: 517-486-5080

SUBSIDIARY NAME
Capitol National Bank

CITY AND STATE	ACQUIRED	DEPOSITS
Lansing, MI	03/01/88	\$ 52,398

CE FINANCIAL CORPORATION
One Jackson Square
Jackson, MI 49201
PHONE: 517-788-2705

SUBSIDIARY NAME
City Bank and Trust Company, National Association
Clinton Bank and Trust Company

CITY AND STATE	ACQUIRED	DEPOSITS
Jackson, MI	08/07/81	\$ 306,551
St. Johns, MI	12/31/83	\$ 132,032
		\$ 438,583

CCSB CORPORATION
227 Bridge Street, Box 188
Charlevoix, MI 49720
PHONE: 616-547-6506

SUBSIDIARY NAME
Charlevoix County State Bank

CITY AND STATE	ACQUIRED	DEPOSITS
Charlevoix, MI	06/08/87	\$ 51,111

CENTRAL BANK CORPORATION
511 Bingham Avenue
Sault Ste. Marie, MI 49783
PHONE: 906-635-6250

SUBSIDIARY NAME
Central Savings Bank

CITY AND STATE	ACQUIRED	DEPOSITS
Sault Ste. Marie, MI	11/25/87	\$ 57,795

CENTRAL-STATE BANKING, INC.
Box 311
Frankfort, MI 49635
PHONE: 616-352-9691

DOMESTIC BANK HOLDING COMPANIES AND SUBSIDIARIES

December 31, 1988
(000s Omitted)

CENTRAL-STATE BANKCORP, INC. - Cont.

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
State Savings Bank, Frankfort, Mich.	Frankfort, MI	12/01/87	\$ 25,971
Central State Bank	Beulah, MI	12/01/87	\$ 20,933
			\$ 46,904

CHARTER NATIONAL BANKCORP, INC.
23455 Pureka Road, Box 400
Taylor, MI 48180
PHONE: 313-285-1900

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Charter National Bank	Taylor, MI	12/31/86	\$ 145,701

CHEMICAL FINANCIAL CORPORATION
333 East Main Street, Box 569
Midland, MI 48640-0569
PHONE: 517-631-3310

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Chemical Bank and Trust Company	Midland, MI	06/30/74	\$ 392,531
Chemical Bank Gladwin County	Beaverton, MI	06/23/77	\$ 42,075
Chemical Bank South	Marshall, MI	07/31/78	\$ 39,244
Chemical Bank Michigan	Clare, MI	12/31/79	\$ 120,214
Chemical Bank Montcalm	Stanton, MI	12/31/81	\$ 67,094
Chemical Bank North	Grayling, MI	08/31/84	\$ 44,119
Chemical Bank West	Cadillac, MI	12/16/85	\$ 53,445
Chemical Bank Bay Area	Bay City, MI	08/01/87	\$ 126,765
Chemical Bank Huron	Standish, MI	12/01/87	\$ 40,747
Chemical Bank Central	Big Rapids, MI	04/30/88	\$ 59,012
			\$ 985,246

CITIZENS BANKSHARPS, INC.
501 River Street, Box 187
Ontonagon, MI 49953
PHONE: 906-884-4165

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
The Citizens State Bank of Ontonagon	Ontonagon, MI	08/31/84	\$ 24,474

CITIZENS BANKING CORPORATION
One Citizens Banking Center
Flint, MI 48502
PHONE: 313-766-7500

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Citizens Commercial & Savings Bank	Flint, MI	01/01/82	\$ 948,110
Grayling State Bank	Grayling, MI	07/02/84	\$ 41,594
State Bank of Standish	Standish, MI	01/23/85	\$ 102,776
Second National Bank of Bay City	Bay City, MI	12/18/85	\$ 86,386
Second National Bank of Saginaw	Saginaw, MI	12/18/85	\$ 571,569
Commercial National Bank of Berwyn	Berwyn, IL	05/01/87	\$ 186,945
			\$ 1,937,380

CITIZENS STATE BANKCORP
51066 Washington Street, Box 68
New Baltimore, MI 48047
PHONE: 313-725-2291

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Citizens State Bank	New Baltimore, MI	12/07/88	\$ 47,893

CBS CORPORATION
303 North Main Street, Box 10
Cheboygan, MI 49721
PHONE: 616-627-7111

DOMESTIC BANK HOLDING COMPANIES AND SUBSIDIARIES

December 31, 1988

(000s Omitted)

CNB CORPORATION - Cont.

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Citizens National Bank of Cheboygan	Cheboygan, MI	12/31/85	\$ 109,236

COMERICA INCORPORATED

211 West Fort Street

Detroit, MI 48275

PHONE: 313-222-3300

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Comerica Bank-Detroit	Detroit, MI	05/31/73	\$ 7,217,355
Comerica Bank-Grand Rapids, National Association	Grand Rapids, MI	08/31/77	\$ 64,299
Comerica Bank-Hackley, National Association	Muskegon, MI	11/30/77	\$ 300,732
Comerica Bank-Kalamazoo	Kalamazoo, MI	07/31/80	\$ 224,175
Comerica Bank-Midland	Midland, MI	07/01/81	\$ 129,510
Comerica Bank-Battle Creek	Battle Creek, MI	09/01/81	\$ 141,157
Comerica Bank-Ann Arbor, National Association	Ann Arbor, MI	05/01/82	\$ 190,887
Comerica Bank-Jackson, National Association	Jackson, MI	09/01/82	\$ 348,795
Comerica Bank-Lansing, National Association	Lansing, MI	06/12/85	\$ 13,303
MetroBank, National Association	Grand Rapids, MI	07/27/87	\$ 347,809
Comerica Bank-Midwest, National Association	Toledo, OH	11/17/87	\$ 72,203
Comerica Bank-Texas	Dallas, TX	11/21/88	\$ 488,513
			\$ 9,538,738

COMMERCIAL NATIONAL FINANCIAL CORPORATION

101 North Pine

Tthaca, MI 48847

PHONE: 517-875-4144

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Commercial National Bank	Alma, MI	05/31/88	\$ 107,879

COMMUNITY FINANCIAL CORPORATION

112 North Huron Avenue, Box 67

Harbor Beach, MI 48641

PHONE: 517-479-3218

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Huron County Bank	Harbor Beach, MI	12/01/86	\$ 31,629

COUNTY BANK CORP.

83 West Nepessing, Box 250

Lapeer, MI 48646

PHONE: 313-664-2977

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Lapeer County Bank & Trust Co.	Lapeer, MI	12/31/88	\$ 121,187

EASTERN MICHIGAN FINANCIAL CORPORATION

65 North Howard Avenue, Box 195

Crowell, MI 48622

PHONE: 313-679-2500

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
State Bank of Crowell	Crowell, MI	01/07/85	\$ 62,096
Sanilac County Bank	Deckerville, MI	12/31/87	\$ 31,249
			\$ 93,345

EMPIRE BANK CORPORATION

1227 East Front Street, Box 1220

Traverse City, MI 49684

PHONE: 616-947-2111

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
The Empire National Bank of Traverse City	Traverse City, MI	05/31/87	\$ 208,117

DOMESTIC BANK HOLDING COMPANIES AND SUBSIDIARIES

December 31, 1988

(000s Omitted)

FENTURA BANCORP, INC.
One Fenton Square, Drawer F
Fenton, MI 48630
PHONE: 313-629-2263

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
The State Bank	Fenton, MI	07/01/88	\$ 129,151

FIDELITY FINANCIAL CORPORATION OF MICHIGAN
1040 East Maple
Birmingham, MI 48012
PHONE: 313-642-1955

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Fidelity Bank	Birmingham, MI	03/01/73	\$ 103,799

FIRST INDEPENDENCE CORPORATION
234 State Street
Detroit, MI 48226
PHONE: 313-256-8200

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
First Independence National Bank of Detroit	Detroit, MI	12/31/86	\$ 78,092

FIRST MACOMB BANCORP, INC.
One North Gratiot Avenue, Box 328
Mount Clemens, MI 48043
PHONE: 313-469-6111

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
First Macomb Bank	Mount Clemens, MI	09/30/82	\$ 331,620

FIRST MANISTIQUE CORPORATION
130 South Cedar Street, Box 369
Manistique, MI 49854
PHONE: 906-341-2188

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
The First National Bank at Manistique	Manistique, MI	01/29/76	\$ 57,096

FIRST MICHIGAN BANK CORPORATION
101 East Main Street, Box 300
Zeeland, MI 49664
PHONE: 616-396-9000

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
FMB-First Michigan Bank	Zeeland, MI	03/01/74	\$ 484,130
FMB-First Michigan Bank-Grand Rapids, National Association	Grand Rapids, MI	09/15/75	\$ 98,817
FMB-Community Bank	Dowagiac, MI	12/31/76	\$ 54,204
FMB-Lumberman's Bank	Muskegon, MI	01/30/79	\$ 219,701
FMB-Oceana Bank	Hart, MI	06/18/84	\$ 60,693
FMB-State Savings Bank	Lowell, MI	12/29/86	\$ 69,732
FMB-Reed City Bank	Reed City, MI	12/31/87	\$ 45,386
FMB-Commercial Bank	Greenville, MI	07/18/88	\$ 64,977
			\$ 1,097,640

FIRST NATIONAL BANCSHARES, INC.
Suite 500, 241 Building, Box 1007
East Lansing, MI 48823
PHONE: 517-337-1373

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
First National Bank of Michigan	East Lansing, MI	12/10/81	\$ 70,637

DOMESTIC BANK HOLDING COMPANIES AND SUBSIDIARIES

December 31, 1988

(000s Omitted)

FIRST NATIONAL BANK CORP.
49 Macomb Place, Box 248
Mount Clemens, MI 48043
PHONE: 313-465-2400

SUBSIDIARY NAME
First National Bank in Mount Clemens

CITY AND STATE	ACQUIRED	DEPOSITS
Mount Clemens, MI	04/30/87	\$ 306,640

FIRST OF AMERICA BANK CORPORATION
108 East Michigan Avenue
Kalamazoo, MI 49007
PHONE: 616-383-9000

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
First of America Bank-Michigan, N.A.	Kalamazoo, MI	03/20/72	\$ 920,218
First of America Bank-Copper Country	Calumet, MI	03/23/72	\$ 59,478
First of America Bank-Holland, N.A.	Holland, MI	03/26/73	\$ 110,506
First of America Bank-Northern Michigan	Cheboygan, MI	05/11/73	\$ 129,991
First of America Bank-Central	Lansing, MI	10/01/73	\$ 508,664
First of America Bank-Gogebic, N.A.	Ironwood, MI	12/13/73	\$ 62,116
First of America Bank-Grand Traverse, N.A.	Traverse City, MI	09/29/75	\$ 70,641
First of America Bank-Ludington, N.A.	Ludington, MI	12/03/76	\$ 56,602
First of America Bank-Muskegon	Muskegon, MI	06/01/77	\$ 253,571
First of America Bank-Petoskey, N.A.	Petoskey, MI	12/31/79	\$ 25,399
First of America Bank-Marquette, N.A.	Marquette, MI	06/20/80	\$ 119,271
First of America Bank-South Central, N.A.	Quincy, MI	09/29/80	\$ 59,081
First of America Bank-Plymouth, N.A.	Plymouth, MI	10/09/81	\$ 83,802
First of America Bank-Southeast Michigan, N.A.	Detroit, MI	10/09/81	\$ 2,269,359
First of America Bank-Mid Michigan	Gladwin, MI	10/01/82	\$ 93,954
First of America Bank-Alpena	Alpena, MI	12/31/85	\$ 112,748
First of America Bank-Lapeer, N.A.	Lapeer, MI	12/31/86	\$ 91,210
First of America Bank-Thumb Area	Rad Axe, MI	12/31/86	\$ 110,805
First of America Bank-Oscoda	Oscoda, MI	12/31/86	\$ 34,279
First of America Bank-Livingston	Howell, MI	12/31/86	\$ 111,000
First of America Bank-Mt. Pleasant	Mt. Pleasant, MI	12/31/86	\$ 68,422
First of America Bank-Ray City, N.A.	Ray City, MI	12/31/86	\$ 322,163
First of America Bank-West Branch	West Branch, MI	12/31/86	\$ 61,366
First of America Bank-Frankenmuth	Frankenmuth, MI	12/31/86	\$ 286,747
First of America Bank-Lewiston	Lewiston, MI	04/01/87	\$ 53,874
First of America Bank-Wayne	Wayne, MI	06/30/87	\$ 91,018
First of America Bank-Manistee	Manistee, MI	12/31/87	\$ 92,820
First of America Bank-Monroe	Frenchtown Township, MI	01/01/88	\$ 101,163
First of America Bank-Ann Arbor	Ann Arbor, MI	10/14/88	\$ 520,637
First of America Bank-Iron Mountain, N.A.	Iron Mountain, MI	10/31/88	\$ 67,232
FIRST OF AMERICA BANK CORPORATION-ILLINOIS, INC.	Libertyville, IL		
First of America Bank-Golf Mill	Niles, IL	12/31/86	\$ 121,960
First of America Bank-Mundelein, N.A.	Mundelein, IL	12/31/86	\$ 73,425
First of America Bank-Zion	Zion, IL	12/31/86	\$ 91,746
First of America Bank-Grayslake, N.A.	Grayslake, IL	12/31/86	\$ 80,301
First of America Bank-Libertyville, N.A.	Libertyville, IL	12/31/86	\$ 151,137
First of America Bank-Kankakee, N.A.	Kankakee, IL	06/01/87	\$ 142,756
First of America Bank-Ottawa	Ottawa, IL	06/01/87	\$ 33,985
First of America Bank-Rockford, N.A.	Rockford, IL	06/30/87	\$ 195,216
First of America Bank-Peoria	Peoria, IL	06/30/88	\$ 83,307
Southpark National Bank of the Quad Cities	Moline, IL	12/31/88	\$ 31,757
First National Bank of the Quad Cities	Rock Island, IL	12/31/88	\$ 251,888
FIRST OF AMERICA BANK CORPORATION-INDIANA	Indianapolis, IN		
First of America Bank-Indianapolis	Indianapolis, IN	11/28/86	\$ 262,966
First of America Bank-La Porte, N.A.	La Porte, IN	12/12/86	\$ 158,633
First of America Bank-Rensselaer	Rensselaer, IN	05/01/88	\$ 61,544
			\$ 8,688,758

FIRST OF CHARLEVOIX CORP.
111 State Street, Box 58
Charlevoix, MI 49720
PHONE: 616-547-9916

DOMESTIC BANK HOLDING COMPANIES AND SUBSIDIARIES

December 31, 1988

(000s Omitted)

FIRST OF CHARLEVOIX CORP. - Cont.

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
First State Bank of Charlevoix	Charlevoix, MI	04/18/86	\$ 29,509

FIRST OF HURON CORP.

One East Huron Avenue

Bad Axe, MI 48413

PHONE: 517-269-9531

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
First National Bank of Bad Axe	Bad Axe, MI	12/28/81	\$ 70,890

FIRST STATE FINANCIAL CORPORATION

22556 Gratiot Avenue

East Detroit, MI 48021

PHONE: 313-775-5000

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
First State Bank of East Detroit	East Detroit, MI	02/28/81	\$ 242,198
Macomb County Bank	Richmond, MI	01/28/82	\$ 54,651
			\$ 296,849

FIRSTBANK CORP.

311 Woodworth Avenue, Box 191

Alma, MI 48801

PHONE: 517-463-3131

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Bank of Alma	Alma, MI	12/31/85	\$ 114,860
Bank of West Branch	West Branch, MI	09/18/87	\$ 16,428
Firstbank of Shepherd	Shepherd, MI	09/18/87	\$ 22,120
			\$ 153,408

GRAND BANK FINANCIAL CORPORATION

126 Ottawa Avenue, N.W.

Grand Rapids, MI 49503

PHONE: 616-235-7000

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Grand Bank	Grand Rapids, MI	11/30/88	\$ 27,950

HARBOR SPRINGS FINANCIAL CORPORATION

200 East Main Street

Harbor Springs, MI 49740

PHONE: 616-526-2114

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Harbor Springs State Bank	Harbor Springs, MI	02/01/83	\$ 36,495

HCB FINANCIAL CORP.

150 West Court Street, Box 70

Hastings, MI 49058

PHONE: 616-945-2401

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
The Hastings City Bank	Hastings, MI	01/01/86	\$ 93,881

HOUGHTON FINANCIAL, INC.

600 Shelden Avenue, Box 279

Houghton, MI 49931

PHONE: 906-482-5500

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Houghton National Bank	Houghton, MI	05/31/87	\$ 47,947

DOMESTIC BANK HOLDING COMPANIES AND SUBSIDIARIES

December 31, 1988

(000s Omitted)

TONE FINANCIAL CORP.

302 West Main Street

Tonia, MI 48866

PHONE: 616-527-0220

SUBSIDIARY NAME

The Tonia County National Bank of Tonia

CITY AND STATE

Tonia, MI

ACQUIRED

02/27/87

DEPOSITS

\$ 89,976

INDEPENDENT BANK CORPORATION

230 West Main Street, Box 491

Tonia, MI 48866

PHONE: 616-527-9450

SUBSIDIARY NAME

Independent Bank

Independent Bank-West Michigan

Independent Bank-South Michigan

CITY AND STATE

Tonia, MI

Rockford, MI

Leslie, MI

ACQUIRED

06/01/74

08/21/75

02/16/81

DEPOSITS

\$ 122,009

\$ 76,777

\$ 80,378

\$ 279,164

LAKEVIEW FINANCIAL CORP.

506 Lincoln Avenue, Box 127

Lakeview, MI 48850

PHONE: 517-352-7271

SUBSIDIARY NAME

Bank of Lakeview

CITY AND STATE

Lakeview, MI

ACQUIRED

12/31/86

DEPOSITS

\$ 52,039

MANUFACTURERS NATIONAL CORPORATION

Manufacturers Bank Tower, 100 Renaissance Center

Detroit, MI 48243

PHONE: 313-222-4000

SUBSIDIARY NAME

Manufacturers National Bank of Detroit

Manufacturers National Bank of Ann Arbor

Manufacturers Bank of Lansing

Affiliated Bank/DuPage

Affiliated Bank/Burlington

Affiliated Bank/North Shore National

Affiliated Bank/Western National

Affiliated Bank/Franklin Park

Affiliated Bank/Morton Grove

CITY AND STATE

Detroit, MI

Ann Arbor, MI

Lansing, MI

Addison, IL

Burlington, IL

Chicago, IL

Cicero, IL

Franklin Park, IL

Morton Grove, IL

ACQUIRED

04/24/73

06/03/74

01/30/81

10/31/87

10/31/87

10/31/87

10/31/87

10/31/87

10/31/87

DEPOSITS

\$ 6,521,981

\$ 135,781

\$ 320,067

\$ 32,543

\$ 22,381

\$ 261,006

\$ 198,396

\$ 229,126

\$ 117,704

AMERICAN HERITAGE BANKSHARPS, INC.

Manufacturers National Bank of Grand Rapids

CITY AND STATE

Detroit, MI

Grand Rapids, MI

ACQUIRED

06/13/79

DEPOSITS

\$ 80,511

\$ 7,919,496

MARQUETTE COUNTY FINANCIAL CORPORATION

350 Iron Street, Box 668

Negaunee, MI 49866

PHONE: 906-475-4151

SUBSIDIARY NAME

The First National Bank of Negaunee

CITY AND STATE

Negaunee, MI

ACQUIRED

07/31/86

DEPOSITS

\$ 52,486

METRO BANCORP, INC.

27500 Farmington Road

Farmington Hills, MI 48018

PHONE: 313-553-4200

SUBSIDIARY NAME

Metropolitan National Bank of Farmington

CITY AND STATE

Farmington Hills, MI

ACQUIRED

01/01/82

DEPOSITS

\$ 46,281

DIAMETRIC BANK HOLDING COMPANIES AND SUBSIDIARIES

December 31, 1988

(000s Omitted)

MICHIGAN FINANCIAL CORPORATION

101 West Washington Street

Marquette, MI 49855

PHONE: 906-228-6960

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
The First National Bank of Hermansville	Hermansville, MI	10/01/73	\$ 22,191
The First National Bank & Trust Company of Marquette	Marquette, MI	10/01/73	\$ 214,603
First National Bank and Trust Co.	Escanaba, MI	10/01/73	\$ 100,451
The Miners' First National Bank & Trust Company of Ishpeming	Ishpeming, MI	10/01/73	\$ 65,219
First National Bank of Ironwood	Ironwood, MI	12/31/74	\$ 62,362
The Iron River National Bank	Iron River, MI	06/01/77	\$ 41,262
First National Bank and Trust of Menominee	Menominee, MI	12/31/81	\$ 60,978
			\$ 567,026

MICHIGAN NATIONAL CORPORATION

2777 Inkster Road

Farmington Hills, MI 48018-9065

PHONE: 313-473-3000

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Michigan National Bank	Farmington Hills, MI	06/27/77	\$ 7,694,766
Independence One Bank, National Association	Rapid City, SD	11/03/86	\$ 52,004
			\$ 7,746,750

NBD BANKCORP, INC.

611 Woodward Avenue

Detroit, MI 48226

PHONE: 313-225-1000

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
National Bank of Detroit	Detroit, MI	01/01/73	\$11,989,495
NBD Dearborn, N.A.	Dearborn, MI	06/06/74	\$ 629
NBD Commerce Bank	Lansing, MI	09/02/75	\$ 103,043
NBD Saginaw	Saginaw, MI	11/01/78	\$ 143,254
NBD Portage Bank	Portage, MI	06/12/79	\$ 22,120
NBD Alpena Bank	Alpena, MI	08/01/79	\$ 118,579
NBD Monroe County Bank	Dundee, MI	12/31/79	\$ 37,574
NBD F & M Bank, N.A.	Benton Harbor, MI	01/03/80	\$ 202,412
NBD Cadillac Bank	Cadillac, MI	08/01/80	\$ 210,560
NBD Ann Arbor, N.A.	Ann Arbor, MI	06/01/81	\$ 309,807
NBD Sandusky Bank	Sandusky, MI	12/31/81	\$ 95,677
NBD Northwest Bank, N.A.	Traverse City, MI	03/09/86	\$ 139,109
NBD Genesee Bank	Flint, MI	03/28/85	\$ 888,800
Community State Bank of Fowlerville	Fowlerville, MI	03/28/85	\$ 32,086
The Peoples State Bank of Caro, Michigan	Caro, MI	03/28/85	\$ 33,565
Peoples Bank of Port Huron	Port Huron, MI	05/01/86	\$ 279,662
NBD Battle Creek, N.A.	Battle Creek, MI	06/15/87	\$ 4,444

CHARTER BANK GROUP, INC.

NBD Northfield Bank

NBD Glenbrook Bank

NBD Winfield Bank

NBD Wheaton Bank

CITY AND STATE	ACQUIRED	DEPOSITS
Northfield, IL	08/31/88	\$ 105,561
Northfield, IL	08/31/88	\$ 68,606
Winfield, IL	08/31/88	\$ 41,034
Wheaton, IL	08/31/88	\$ 175,515

NBD ILLINOIS, INC.

NBD Highland Park, N.A.

NBD Elk Grove Bank

NBD Chicago Bank

NBD Park Ridge Bank

NBD Skokie Bank, N.A.

NBD Woodfield Bank

CITY AND STATE	ACQUIRED	DEPOSITS
Bannockburn, IL	02/28/87	\$ 407,579
Highland Park, IL	02/28/87	\$ 270,193
Elk Grove Village, IL	02/28/87	\$ 129,898
Chicago, IL	02/28/87	\$ 544,531
Park Ridge, IL	02/28/87	\$ 372,686
Skokie, IL	02/28/87	\$ 149,634

STATE NATIONAL CORP.

NBD Arlington Heights Bank

CITY AND STATE	ACQUIRED	DEPOSITS
Peaston, IL	12/17/87	\$ 225,153

DOMESTIC BANK HOLDING COMPANIES AND SUBSIDIARIES

December 31, 1988

(000s Omitted)

MID BANKERS, INC. - Cont.

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
MID Bank Evanston, N.A.	Evanston, IL	12/17/87	\$ 426,817
MIDWEST COMMERCIAL CORPORATION Midwest Commerce Banking Company	Elkhart, IN Elkhart, IN	06/30/86	\$ 562,011
WYANDOTTE CORP. Wyandotte Savings Bank	Wyandotte, MI Wyandotte, MI	12/31/86	\$ 348,180
UNION BANKERS INC. MID Grand Haven MID Grand Rapids, N.A. MID Petoskey, N.A.	Grand Rapids, MI Grand Haven, MI Grand Rapids, MI Petoskey, MI	06/30/86 06/30/86 06/30/86	\$ 141,811 \$ 955,417 \$ 140,763
			\$19,656,165

NEWBERRY BANKERS, INC.
414 Newberry Avenue, Box 425
Newberry, MI 49868
PHONE: 906-293-5164

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
The Newberry State Bank	Newberry, MI	07/25/88	\$ 33,795

MICHIGAN FINANCIAL INC.
111 West Michigan Avenue
Rogers City, MI 49779
PHONE: 517-734-2161

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Presque Isle Bank	Rogers City, MI	12/15/87	\$ 51,222

MICHIGAN STATE BANK CORPORATION
102 Mill Street, Box 419
East Jordan, MI 49727
PHONE: 616-536-2251

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Northwestern State Bank	East Jordan, MI	01/16/81	\$ 91,280

OLD KENT FINANCIAL CORPORATION
One Vandenberg Center
Grand Rapids, MI 49503
PHONE: 616-734-5000

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Old Kent Bank and Trust Company	Grand Rapids, MI	10/16/72	\$ 2,561,181
Old Kent Bank of Cadillac	Cadillac, MI	08/01/73	\$ 82,934
Old Kent Bank of Holland	Holland, MI	12/31/73	\$ 264,230
Old Kent Bank-Southeast	Trenton, MI	01/03/78	\$ 236,577
Old Kent Bank of Big Rapids	Big Rapids, MI	06/18/79	\$ 98,026
Old Kent Bank of Petoskey	Petoskey, MI	01/02/80	\$ 116,723
Old Kent Bank of Kalamazoo	Kalamazoo, MI	04/01/81	\$ 610,865
Old Kent Bank of Gaylord	Gaylord, MI	06/01/81	\$ 120,039
Old Kent Bank of Brighton	Brighton, MI	03/31/83	\$ 207,685
Old Kent Bank-Grand Traverse	Traverse City, MI	03/31/83	\$ 304,487
Old Kent Bank-Southwest	Niles, MI	03/31/83	\$ 292,881
Old Kent Bank-Central	Oscoda, MI	03/31/83	\$ 296,336
Old Kent Bank of Grand Haven	Grand Haven, MI	03/31/83	\$ 273,513
Old Kent Bank of Lansing, N.A.	Lansing, MI	03/31/83	\$ 34,144
Old Kent Bank of Hillsdale	Hillsdale, MI	03/31/83	\$ 79,839
Old Kent Bank of Ludington	Ludington, MI	06/30/86	\$ 47,442
Old Kent Bank of St. Johns	St. Johns, MI	06/30/86	\$ 73,854

DOMESTIC BANK HOLDING COMPANIES AND SUBSIDIARIES

December 31, 1988
(000s Omitted)

ILLINOIS REGIONAL BANKCORP, INC. First Commercial Bank of Rolling Meadows Colonial Trust and Savings Bank Illinois Regional Bank Illinois Regional Bank, N.A., Elmhurst Illinois Regional Bank, Bureau County Illinois Regional Bank, N.A., St. Charles		Elmhurst, IL Rolling Meadows, IL Peru, IL Clarendon Hills, IL Elmhurst, IL Princeton, IL St. Charles, IL	12/29/87 12/29/87 12/29/87 12/29/87 12/29/87 12/29/87	\$ 35,144 \$ 42,998 \$ 71,877 \$ 345,465 \$ 12,753 \$ 36,953
UNIBANCORP, INC. UnibancTrust/Rawthorne UnibancTrust Company		Chicago, IL Whetson, IL Chicago, IL	10/18/88 10/18/88	\$ 73,418 \$ 394,080
				\$ 6,715,424
OXFORD BANK CORPORATION 60 South Washington Street, Box 17 Oxford, MI 48051 PHONE: 313-628-2533				
SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS	
Oxford Bank	Oxford, MI	07/29/86	\$ 104,860	
PENINSULA FINANCIAL CORPORATION 100 South Main Street, Box 470 Ishpeming, MI 49869 PHONE: 906-485-6333				
SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS	
The Peninsula Bank	Ishpeming, MI	08/01/86	\$ 43,608	
PINNACLE FINANCIAL SERVICES, INC. 800 Pleasant Street, Box 48 St. Joseph, MI 49085 PHONE: 616-983-6311				
SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS	
The Peoples State Bank of St. Joseph	St. Joseph, MI	07/01/86	\$ 188,829	
REPUBLIC BANKCORP, INC. 122 South Main Street Ann Arbor, MI 48104 PHONE: 313-665-6030				
SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS	
Republic Bank	Flint Township, MI	01/15/86	\$ 71,326	
Republic Bank-North	Bellaire, MI	12/08/86	\$ 45,467	
Republic Bank-Central	Williamston, MI	12/29/86	\$ 99,121	
Republic Bank Ann Arbor	Ann Arbor, MI	06/01/87	\$ 27,302	
PREMIER BANKCORPORATION, INC. Premier Bank		Jackson, MI Jackson, MI	09/30/88	\$ 113,154
				\$ 356,370
ROYAL BANK GROUP, INC. 215 South Center Street, Box 156 Royal Oak, MI 48067 PHONE: 313-399-5200				
SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS	
National Bank of Royal Oak	Royal Oak, MI	09/05/86	\$ 114,169	
RUTH BANK CORPORATION 7004 East Atwater Road, Box 8 Ruth, MI 48670 PHONE: 517-864-3380				

DOMESTIC BANK HOLDING COMPANIES AND SUBSIDIARIES

December 31, 1988
(000s Omitted)

RUTH BANK CORPORATION - Cont.

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Ruth State Bank	Ruth, MI	11/01/84	\$ 24,953

S.R.F. CORP.
112 North 11th Street
Pecanaba, MI 49829
PHONE: 906-786-1331

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
State Bank of Pecanaba	Pecanaba, MI	11/30/84	\$ 59,914

SEAWAY FINANCIAL CORPORATION
200 South Riverside Avenue, Box 28
St. Clair, MI 48079
PHONE: 313-329-2244

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
The Algonac Savings Bank	Algonac, MI	09/30/88	\$ 78,830
The Commercial and Savings Bank of St. Clair County	St. Clair, MI	09/30/88	\$ 174,017
			\$ 252,847

SECURITY BANKCORP, INC.
Security Circle, 16333 Trenton Road
Southgate, MI 48195
PHONE: 313-281-5000

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Security Bank and Trust Company	Southgate, MI	02/11/77	\$ 1,198,854
Security Bank Northeast	Richmond, MI	07/01/80	\$ 157,052
Security Bank St. Clair Shores	St. Clair Shores, MI	10/01/82	\$ 94,510
Bank of Commerce	Rantrac, MI	03/31/83	\$ 388,404
The State Bank of Fraser	Fraser, MI	03/31/83	\$ 125,132
Security Bank of Monroe	Monroe, MI	03/31/83	\$ 243,641
Trenton Bank and Trust Company	Trenton, MI	12/26/86	\$ 124,409
			\$ 2,332,002

SHORELINE FINANCIAL CORPORATION
623 Riverview Drive, Box 1248
Benton Harbor, MI 49022
PHONE: 616-927-2251

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Citizens Trust and Savings Bank	South Haven, MI	12/24/87	\$ 127,813
Inter-City Bank	Benton Harbor, MI	12/24/87	\$ 247,700
			\$ 375,513

SOUTHERN MICHIGAN BANKCORP, INC.
51 West Pearl Street, Box 309
Coldwater, MI 49036-0309
PHONE: 517-279-7511

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Southern Michigan National Bank	Coldwater, MI	11/08/82	\$ 136,675

SSB, INC.
101 South Cedar Street, Box 399
Manistique, MI 49854
PHONE: 906-341-2171

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
The State Savings Bank of Manistique	Manistique, MI	02/10/86	\$ 36,724

DOMESTIC BANK HOLDING COMPANIES AND SUBSIDIARIES

December 31, 1988

(000s Omitted)

STOCKBRIDGE BANK CORPORATION, INC.
122 West Main Street, Box 437
Stockbridge, MT 49285
PHONE: 517-851-7733

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Stockbridge State Bank	Stockbridge, MI	05/11/83	\$ 29,587

SUPERIOR FINANCIAL CORPORATION
511 Ashmun Street, Box 10
Sault Ste. Marie, MT 49783
PHONE: 906-635-5251

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Sault Savings Bank	Sault Ste. Marie, MI	02/01/84	\$ 95,270

TANTS, INC.
West Memorial Road
Houghton, MT 49931
PHONE: 906-337-2022

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
First National Bank of Calumet-Lake Linden	Calumet, MI	03/31/73	\$ 23,521

UNION FINANCIAL CORPORATION
933 Fourth Avenue
Lake Odessa, MT 48849
PHONE: 616-374-8875

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Union Bank	Lake Odessa, MI	08/18/88	\$ 37,687

UNITED BANKCORP, INC.
205 East Chicago Blvd., Box 248
Tecumseh, MT 49286
PHONE: 517-423-8373

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
United Savings Bank of Tecumseh	Tecumseh, MI	01/01/86	\$ 147,840

UNITED COMMUNITY FINANCIAL CORPORATION
103 South Main Street
Wayland, MT 49348
PHONE: 616-792-2283

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
United Bank of Michigan	Grand Rapids, MI	11/18/83	\$ 103,698

UP FINANCIAL, INC.
601 River Street, Box 68
Ontonagon, MT 49953
PHONE: 906-884-4114

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
The First National Bank in Ontonagon	Ontonagon, MI	01/28/88	\$ 16,310

WAKEFIELD BANK CORPORATION, INC.
402 Sunday Lake Street, Box 147
Wakefield, MT 49968-0147
PHONE: 906-224-9581

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
The First National Bank of Wakefield	Wakefield, MI	10/31/83	\$ 23,625

DOMESTIC BANK HOLDING COMPANIES AND SUBSIDIARIES

December 31, 1988
(000s Omitted)

WEST SHORE BANK CORPORATION
107 West State Street, Box 278
Scottville, MT 49654
PHONE: 616-757-4751

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
State Savings Bank of Scottville	Scottville, MT	02/08/82	\$ 55,602

INTERSTATE ACQUISITIONS - 1988

Bank Holding Company/Subsidiary Name	City and State	Date Acquired
BANC ONE CORPORATION	Columbus, OH	
UNIVERSAL CORPORATION	Ypsilanti, MI	
National Bank of Ypsilanti	Ypsilanti, MI	04/01/88
COMERICA INCORPORATED	Detroit, MI	
GRAND BANCSHARES, INC.	Dallas, TX	
Grand Bank, N.A.	Dallas, TX	11/21/88
Grand Bank Northeast	Dallas, TX	11/21/88
Grand Bank-R.L. Thornton	Dallas, TX	11/21/88
FIRST OF AMERICA BANK CORPORATION	Kalamazoo, MI	
RENSSELAER FINANCIAL CORPORATION	Rensselaer, IN	
State Bank of Rensselaer	Rensselaer, IN	05/02/88
Sheridan Bank of Peoria	Peoria, IL	06/30/88
Lakeshore Bank and Trust	Michigan City, IN	07/01/88
QUAD CITIES FIRST COMPANY	Rock Island, IL	
Southpark National Bank of the Quad Cities	Moline, IL	12/31/88
First National Bank of the Quad Cities	Rock Island, IL	12/31/88
LINCOLN FINANCIAL CORPORATION	Fort Wayne, IN	
HARBOR COUNTRY BANKING COMPANY	Three Oaks, MI	
Heritage Bank	Oronoko Township, MI	01/11/88
The Bank of Three Oaks	Three Oaks, MI	01/11/88
NRD BANCORP, INC.	Detroit, MI	
CHARTER BANK GROUP, INC.	Northfield, IL	
Bank of Glenbrook	Glenview, IL	08/31/88
Bank of Northfield	Northfield, IL	08/31/88
Bank of Wheaton	Wheaton, IL	08/31/88
Bank of Winfield	Winfield, IL	08/31/88
OLD KENT FINANCIAL CORPORATION	Grand Rapids, MI	
UNIBANCORP, INC.	Chicago, IL	
UnibancTrust Company	Chicago, IL	10/18/88
UnibancTrust/Hawthorne	Wheaton, IL	10/18/88
UnibancTrust/Du Page	LaSalle, IL	10/18/88

WINDOMSTIC BANK HOLDING COMPANIES AND SUBSIDIARIES

December 31, 1988

(000s Omitted)

AMERITRUST CORPORATION
300 Euclid Avenue
Cleveland, OH 44101
PHONE: 216-687-5000

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
AMERITRUST INDIANA CORPORATION	Elkhart, IN		
First National Bank & Trust Company	Sturgis, MI	09/15/86	\$ 82,772

BANC ONE CORPORATION
100 East Broad Street
Columbus, OH 43271-0261
PHONE: 614-463-5966

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Bank One, Sturgis	Sturgis, MI	12/19/86	\$ 120,910
Bank One, East Lansing	East Lansing, MI	01/02/87	\$ 176,440
Bank One, Fenton, National Association	Fenton, MI	02/27/87	\$ 78,860
UNIVERSAL CORPORATION	Ypsilanti, MI		
Bank One, Ypsilanti, National Association	Ypsilanti, MI	04/01/88	\$ 106,757
			\$ 482,967

HUNTINGTON BANKSHARES INCORPORATED
41 South High Street
Columbus, OH 43287
PHONE: 614-463-4723

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
HUNTINGTON BANKSHARES, MICHIGAN, INC.	Columbus, OH		
Warren Bank	Warren, MI	11/28/86	\$ 262,979
Liberty State Bank & Trust	Hamtramck, MI	11/30/87	\$ 286,443
Liberty Bank-Oakland	Troy, MI	11/30/87	\$ 86,306
			\$ 635,728

LINCOLN FINANCIAL CORPORATION
Lincoln Tower, 116 East Berry Street
Fort Wayne, IN 46802
PHONE: 219-461-6342

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
The Bank of Three Oaks	Three Oaks, MI	01/11/88	\$ 64,875
Heritage Bank	Orondko Township, MI	01/11/88	\$ 6,984
			\$ 71,859

TRUSTCORP, INC.
Three SeaGate
Toledo, OH 43603
PHONE: 419-259-8264

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
TRUSTCORP OF MICHIGAN INC.	Ann Arbor, MI		
Trustcorp Bank, Lenawee	Adrian, MI	03/31/87	\$ 166,443
Trustcorp Bank, Ann Arbor	Ann Arbor, MI	09/30/87	\$ 340,792
Trustcorp Bank, Ypsilanti	Ypsilanti, MI	12/31/87	\$ 126,283
			\$ 633,518

STATE BANKS AS OF DECEMBER 31, 1988

(000s Omitted)

Location and Name of Bank	Cash and Due From Depository Institutions	Total Securities	Net Loans	Allowance For Loan Losses	Non- Interest Bearing Deposits	Interest Bearing Deposits	Total Capital**	Total Assets and/or Total Liabilities
Adrian--Adrian State Bank.....	12,627	11,100	46,841	464	13,463	58,081	6,368	78,709
*Adrian--Bank of Lenawee.....	7,050	50,997	74,171	1,485	14,724	113,287	10,033	141,091
*Adrian--Trustcorp Bank, Lenawee.....	14,924	46,010	102,324	1,028	18,939	147,504	13,855	184,232
Akron--Akron State Bank.....	1,052	3,159	8,862	143	1,958	13,205	1,369	17,151
Alden--Alden State Bank.....	2,171	3,617	15,549	164	2,079	18,701	1,972	22,997
Algonac--The Algonac Savings Bank.....	5,690	32,782	43,818	390	7,896	70,934	9,034	88,435
Alma--Bank of Alma.....	9,935	38,049	78,241	1,114	13,212	101,648	11,782	131,284
Alpena--First of America Bank-Alpena.....	9,802	33,333	75,245	891	17,761	94,987	8,569	123,417
Alpena--NBD Alpena Bank.....	13,464	54,337	52,751	1,409	15,479	103,100	8,807	129,415
*Ann Arbor--First of America Bank-Ann Arbor..	59,146	106,597	366,192	4,031	110,960	409,677	40,038	580,226
Ann Arbor--Republic Bank Ann Arbor.....	2,206	4,189	16,609	142	1,944	25,358	2,301	29,827
Ann Arbor--Trustcorp Bank, Ann Arbor.....	19,943	85,328	250,487	3,373	59,366	281,426	23,949	372,761
Bad Axe--First of America Bank-Thumb Area...	8,459	48,955	55,452	2,289	10,673	100,132	8,933	121,311
Baldwin--Lake-Osceola State Bank.....	1,437	10,510	16,030	222	4,428	22,414	3,718	30,657
Bangor--The West Michigan Savings Bank.....	1,976	15,346	8,874	94	3,313	21,114	4,016	28,720
Battle Creek--Comerica Bank-Battle Creek....	97,424	3,507	50,535	1,415	33,444	107,713	13,458	158,290
*Bay City--Chemical Bank-Bay Area.....	12,893	61,563	62,674	1,057	22,373	104,392	11,031	152,007
Bay Port--Bay Port State Bank.....	699	1,731	8,785	117	1,085	10,494	1,044	12,784
Beaverton--Chemical Bank Gladwin County.....	5,014	21,527	15,943	368	4,829	37,246	4,106	46,599
Bellaire--Republic Bank-North.....	4,027	7,147	32,989	230	4,879	40,588	3,386	49,344
Benton Harbor--Inter-City Bank.....	28,026	48,666	172,375	1,471	42,138	205,562	21,023	275,562
Beulah--Central State Bank.....	3,287	5,280	11,597	144	2,525	18,408	1,700	22,717
Big Rapids--Chemical Bank Central.....	3,211	30,543	28,579	350	8,695	50,317	5,387	65,463
Big Rapids--Old Kent Bank of Big Rapids.....	16,355	12,171	72,248	956	13,827	84,199	6,762	105,385
Birmingham--Fidelity Bank.....	20,462	23,970	65,616	1,041	32,437	71,362	10,109	115,177
*Blissfield--The Blissfield State Bank.....	2,055	15,679	24,794	377	3,400	38,053	3,441	45,285
*Breckenridge--Farmers State Bank of Breckenridge.....	1,225	12,867	29,685	983	4,214	41,524	3,704	50,157
Brighton--Old Kent Bank of Brighton.....	47,180	24,000	140,961	1,858	27,952	179,733	14,283	229,401
Brown City--Tri-County Bank.....	5,565	3,499	15,192	225	2,228	22,033	2,070	26,550
*Byron Center--Byron Center State Bank.....	4,133	27,729	68,123	851	10,771	82,143	13,497	107,833
Cadillac--Chemical Bank West.....	3,028	18,077	33,803	519	7,190	46,255	5,200	59,062
Cadillac--NBD Cadillac Bank.....	24,445	125,552	205,076	3,076	33,645	310,354	23,515	372,524
Cadillac--Old Kent Bank of Cadillac.....	18,758	9,468	61,243	792	9,061	73,873	5,404	91,697
*Caledonia--State Bank of Caledonia.....	9,284	12,717	40,651	425	7,617	51,033	7,120	66,149
*Calumet--First of America Bank-Copper Country.....	3,043	20,494	39,983	403	6,505	52,973	4,576	65,673
*Capac--Capac State Savings Bank.....	3,308	17,112	38,944	718	4,333	52,547	7,059	64,360
Caro--State Savings Bank of Caro.....	5,451	30,631	16,971	200	5,282	45,006	6,638	57,694
Caro--The Peoples State Bank of Caro, Michigan.....	3,030	5,184	22,307	861	4,832	28,713	3,174	37,749
Carsonville--Exchange State Bank.....	1,472	13,215	28,586	329	4,486	39,696	4,577	49,207
*Cass City--The Cass City State Bank.....	1,133	5,074	10,456	199	1,951	15,744	684	18,515
Charlevoix--First State Bank of Charlevoix...	12,402	1,677	18,262	107	4,714	24,795	3,486	33,356
Charlevoix--Charlevoix County State Bank....	3,122	15,288	28,169	251	7,397	43,714	4,148	55,510
*Cheboygan--First of America Bank-Northern Michigan.....	11,682	32,343	93,177	1,068	17,142	112,849	10,139	142,436
Chelsea--Chelsea State Bank.....	7,465	36,295	47,810	525	10,040	74,751	12,505	98,565
*Clare--Chemical Bank Clare.....	7,273	70,804	48,776	1,091	10,898	109,316	11,539	133,958
Coldwater--Branch County Bank.....	19,154	20,946	62,542	1,008	15,081	88,794	9,615	115,431
*Coloma--The State Bank of Coloma.....	2,681	11,950	7,032	158	1,948	22,042	3,214	27,399
*Croswell--State Bank of Croswell.....	10,449	19,697	33,333	409	6,441	55,655	5,482	67,964

* Member Bank of the Federal Reserve System
 ** Includes Subordinated Notes and Debentures

STATE BANKS AS OF DECEMBER 31, 1988

(000s Omitted)

Location and Name of Bank	Cash and Due From Depository Institutions	Total Securities	Net Loans	Allowance For Loan Losses	Non- Interest Bearing Deposits	Interest Bearing Deposits	Total Capital**	Total Assets and/or Total Liabilities
*Dearborn--Dearborn Bank and Trust Company...	18,234	73,897	167,574	1,613	58,011	211,063	18,913	294,426
Decatur--First State Bank of Decatur.....	1,710	6,575	13,466	169	2,375	17,664	2,321	22,578
DeKerville--Sanilac County Bank.....	6,803	6,959	15,876	882	5,138	26,111	2,128	33,690
Detroit--Comerica Bank-Detroit.....	1,233,387	1,625,068	5,493,894	99,526	1,379,490	5,837,865	551,262	8,782,806
Detroit--River Place Financial Corp.....	0	497	23,713	154	448	3,237	7,307	26,646
Dowagiac--FNB-Community Bank.....	3,271	15,644	40,989	515	6,417	47,787	3,966	61,626
*Dundee--NBD Monroe County Bank.....	4,760	6,380	26,086	411	4,353	33,221	2,119	39,882
East Detroit--First State Bank of East Detroit.....	24,254	77,238	148,084	1,086	23,549	218,649	20,659	266,728
East Jordan--Northwestern State Bank.....	5,866	64,986	31,610	229	8,766	82,514	10,101	105,868
East Lansing--Bank One, East Lansing.....	12,700	43,396	147,044	1,865	31,634	144,806	13,975	210,603
*East Tawas--Huron Community Bank.....	3,704	18,521	33,126	415	6,980	44,622	3,772	56,697
Escanaba--State Bank of Escanaba.....	5,927	22,294	32,686	272	5,186	54,728	7,557	68,401
*Ewen--The State Bank of Ewen.....	860	8,957	10,625	207	2,661	16,169	3,340	22,335
Farwell--The Farwell State Savings Bank.....	1,088	10,663	25,608	294	3,936	31,404	6,013	41,566
Fenton--The State Bank.....	11,575	32,658	93,584	1,125	17,213	111,938	11,969	143,922
*Flint--Citizens Commercial & Savings Bank...	72,179	342,280	730,743	9,172	172,216	775,894	96,351	1,229,448
*Flint--NBD Genesee Bank.....	103,800	328,203	595,454	7,789	144,740	744,060	70,744	1,049,995
Flint Township--Republic Bank.....	4,699	10,705	54,382	498	7,310	64,016	5,117	78,500
Fowlerville--Community State Bank of Fowlerville.....	1,130	8,097	21,251	307	5,665	26,421	1,974	34,348
Frankenmuth--First of America Bank-- Frankenmuth.....	19,420	93,377	181,684	5,002	38,538	248,209	25,332	316,675
Frankfort--State Savings Bank, Frankfort, Mich.....	994	12,876	13,385	65	2,202	23,769	3,047	29,353
Fraser--The State Bank of Fraser.....	15,484	70,013	43,702	565	20,263	104,869	9,394	136,449
Freeland--Freeland State Bank.....	2,388	12,456	14,561	162	4,135	26,389	2,978	33,781
*Fremont--The Old State Bank of Fremont.....	5,441	5,743	32,270	592	6,236	38,454	2,506	47,431
Frenchtown Township--First of America Bank, Erie.....	9,609	18,532	74,523	835	13,895	87,268	7,373	109,934
*Gaylord--Old Kent Bank of Gaylord.....	15,902	23,488	87,656	1,107	14,390	105,649	8,103	130,616
Gladstone--BAYBANK.....	4,609	6,036	18,624	94	2,474	25,569	2,969	31,542
Gladwin--First of America Bank-Mid Michigan.	7,792	23,164	71,781	856	11,085	82,869	7,582	105,721
Grand Haven--NBD Grand Haven.....	9,932	23,154	122,475	1,689	20,207	121,604	11,072	159,634
*Grand Haven--Old Kent Bank of Grand Haven...	50,046	36,169	213,003	2,526	24,824	248,689	19,575	305,523
Grand Rapids--Grand Bank.....	2,141	4,120	22,669	278	1,731	26,219	3,215	31,356
*Grand Rapids--Old Kent Bank and Trust Company.....	697,820	838,560	1,608,991	18,297	469,121	2,092,060	197,513	3,259,086
Grand Rapids--United Bank of Michigan.....	6,423	26,484	72,249	820	13,280	90,418	6,707	112,346
*Grant--The Grant State Bank.....	1,631	2,516	11,831	121	2,085	14,143	1,223	17,603
Grayling--Chemical Bank North.....	2,657	18,723	23,511	357	4,224	39,895	3,721	48,119
*Grayling--Grayling State Bank.....	2,097	11,193	31,945	415	4,114	37,480	3,580	46,090
*Greenville--FNB-Commercial Bank.....	6,236	12,862	44,342	604	6,758	58,219	4,655	71,389
Hale--Farmers and Merchants State Bank of Hale.....	5,222	19,245	45,769	495	8,190	60,309	5,795	74,700
Hamtramck--Bank of Commerce.....	46,305	245,286	120,155	1,527	51,708	336,696	30,702	433,111
*Hamtramck--Liberty State Bank & Trust.....	22,372	66,310	214,785	2,712	65,630	220,813	28,872	323,634
Hamtramck--Peoples State Bank.....	4,811	58,582	53,890	430	10,024	94,021	25,222	130,149
*Harbor Beach--Huron County Bank.....	2,877	8,055	20,801	251	2,759	28,870	2,290	34,147
*Harbor Springs--Harbor Springs State Bank...	10,665	5,515	21,572	225	5,440	31,055	4,150	40,895
Hart--FNB-Oceana Bank.....	3,179	26,062	32,261	423	5,090	55,603	4,524	65,813
Hastings--The Hastings City Bank.....	13,475	35,368	41,564	300	13,233	80,648	8,430	103,219
Hesperia--The State Bank of Hesperia.....	887	4,957	6,130	47	1,883	9,561	2,196	13,808
Highland Park--Automotive Financial Services, Inc.....	86,048	0	0	0	20,173	65,000	1,511	86,857
*Hillsdale--Old Kent Bank of Hillsdale.....	11,642	16,444	56,560	764	8,651	71,188	5,845	86,924

* Member Bank of the Federal Reserve System

** Includes Subordinated Notes and Debentures

STATE BANKS AS OF DECEMBER 31, 1988

(000s Omitted)

Location and Name of Bank	Cash and Due From Depository Institutions	Total Securities	Net Loans	Allowance For Loan Losses	Non- Interest Bearing Deposits	Interest Bearing Deposits	Total Capital**	Total Assets and/or Total Liabilities
Holland--Old Kent Bank of Holland.....	13,598	36,879	225,907	2,916	27,388	236,842	16,900	286,980
Honor--The Honor State Bank.....	1,428	11,809	23,661	201	3,379	32,104	3,404	39,207
Howell--First of America Bank-Livingston....	6,421	25,523	87,112	918	15,763	95,237	8,386	122,703
Hudson--Thompson Savings Bank.....	1,191	28,141	16,573	199	3,184	42,100	4,567	50,409
Hudsonville--Bank of Hudsonville.....	2,002	7,161	18,092	231	3,925	22,976	1,925	29,078
Iron River--Independent Bank.....	5,171	34,612	93,892	1,079	10,185	111,824	10,575	137,858
Iron River--The Miners' State Bank of Iron River.....	1,096	11,973	7,253	64	1,085	19,063	2,030	22,380
*Ishpeming--The Peninsula Bank.....	3,555	14,119	26,724	256	3,225	40,383	4,570	48,749
Jackson--Premier Bank.....	22,802	15,962	70,303	1,323	20,426	92,728	8,868	122,716
Kalamazoo--Arcadia Bank.....	2,298	0	17,214	174	2,303	20,102	2,243	24,765
Kalamazoo--Comerica Bank-Kalamazoo.....	125,118	12,484	93,795	1,641	50,369	173,806	15,940	245,254
*Kalamazoo--Old Kent Bank of Kalamazoo.....	60,071	119,042	517,285	6,767	108,546	502,299	45,120	716,229
*Kent City--Kent City State Bank.....	3,454	7,255	35,498	359	4,747	43,723	4,362	53,589
*Kingston--The Kingston State Bank.....	4,118	5,700	17,653	601	3,644	24,153	1,775	29,688
Lake Odessa--Union Bank.....	1,989	9,222	27,445	574	3,121	34,566	3,540	41,595
*Lakeview--Bank of Lakeview.....	3,743	9,251	36,404	700	4,602	47,437	4,543	57,127
*Lansing--First of America Bank-Central.....	59,915	105,570	378,146	3,905	99,932	408,732	38,313	557,526
Lansing--Manufacturers Bank of Lansing.....	57,461	39,938	204,997	2,353	82,349	237,718	22,834	349,246
Lansing--NBD Commerce Bank.....	13,967	19,874	67,144	1,089	48,009	55,034	5,742	117,947
*Lapeer--Lapeer County Bank & Trust Co.....	7,572	34,907	83,264	1,189	18,141	103,046	10,548	133,257
*Leslie--Independent Bank-South Michigan....	3,614	29,282	49,261	762	7,942	72,436	6,851	88,030
Lewiston--First of America Bank-Lewiston....	3,564	13,628	34,089	427	3,647	50,227	5,071	59,136
*Lowell--FNB-State Savings Bank.....	3,940	14,222	51,984	658	8,812	60,920	4,801	75,821
*Ludington--Old Kent Bank of Ludington.....	1,079	19,593	26,192	362	5,363	42,079	3,501	51,435
Mancelona--Antrim County State Bank.....	1,436	8,071	16,229	223	2,985	26,606	3,242	33,141
*Manistee--First of America Bank-Manistee....	5,343	28,929	62,971	1,258	9,369	83,451	7,817	101,377
*Manistique--The State Savings Bank of Manistique.....	3,105	24,503	12,355	102	3,008	33,716	3,543	41,906
*Marcellus--G. W. Jones Exchange Bank.....	984	2,979	6,170	82	3,161	8,865	841	12,996
Marshall--Chemical Bank South.....	3,056	16,151	19,708	375	7,501	31,743	3,782	43,570
Mason--Mason State Bank.....	3,898	19,293	44,684	455	8,235	57,350	5,138	71,414
Mayville--Mayville State Bank.....	1,659	8,223	19,461	300	2,323	25,766	2,860	31,245
*Midland--Chemical Bank and Trust Company....	49,373	193,555	183,636	2,892	45,146	347,385	39,715	454,067
Midland--Comerica Bank-Midland.....	72,261	10,204	49,735	871	19,204	110,306	8,845	140,954
Monroe--Monroe Bank & Trust.....	22,721	152,508	252,426	2,800	47,220	348,777	42,893	443,896
*Monroe--Security Bank of Monroe.....	27,831	49,329	183,542	2,316	22,643	220,998	16,335	267,448
Montrose--The Montrose State Bank.....	1,768	12,914	16,440	215	4,519	25,191	3,412	33,586
Mount Clemens--First Macomb Bank.....	19,912	76,705	226,675	2,769	53,074	278,546	25,020	361,245
*Mount Pleasant--First of America Bank- Mt. Pleasant.....	9,248	15,395	52,480	1,182	10,923	57,499	6,713	79,818
*Mount Pleasant--Isabelle Bank and Trust.....	11,204	41,391	99,022	1,148	24,313	123,977	12,745	162,210
Munising--Peoples State Bank of Munising....	1,188	5,321	18,289	183	2,281	21,982	1,966	26,464
Munith--Farmers State Bank of Munith.....	1,458	6,747	13,103	129	1,852	18,851	2,351	23,298
Muskegon--First of America Bank-Muskegon....	24,342	47,552	193,658	2,483	34,243	219,328	19,075	274,658
Muskegon--FNB-Lumberman's Bank.....	15,941	93,584	152,864	2,031	28,022	191,679	18,106	269,522
New Baltimore--Citizens State Bank.....	4,364	30,523	13,786	187	6,412	41,481	4,782	53,246
Newberry--The Newberry State Bank.....	1,108	17,092	16,892	210	3,535	30,260	3,093	37,083
Niles--Old Kent Bank-Southwest.....	44,422	64,606	190,638	2,367	46,070	246,811	20,591	321,535
*North Branch--Pioneer Bank.....	947	3,841	15,518	174	1,978	18,058	2,132	22,560
*Onsted--The Onsted State Bank.....	3,699	8,871	12,046	143	3,618	21,871	1,649	27,309

* Member Bank of the Federal Reserve System

** Includes Subordinated Notes and Debentures

STATE BANKS AS OF DECEMBER 31, 1968

(000s Omitted)

Location and Name of Bank	Cash and Due From Depository Institutions	Total Securities	Net Loans	Allowance For Loan Losses	Non- Interest Bearing Deposits	Interest Bearing Deposits	Total Capital**	Total Assets and/or Total Liabilities
*Ontonagon--The Citizens State Bank of Ontonagon.....	1,755	12,420	11,975	155	2,382	22,092	3,168	27,875
Oronoko Township--Heritage Bank.....	481	0	6,859	85	924	6,060	850	8,019
Oscoda--First of America Bank--Oscoda.....	2,651	10,863	22,022	261	4,494	29,785	2,703	37,729
Owosso--Key State Bank.....	7,116	24,448	78,799	932	11,498	96,419	9,004	120,909
Owosso--Old Kent Bank--Central.....	56,878	55,876	227,644	3,026	37,969	260,367	21,716	349,290
Oxford--Oxford Bank.....	5,424	28,591	62,845	941	13,015	91,845	8,038	114,614
*Petoskey--Old Kent Bank of Petoskey.....	21,105	11,913	87,283	1,183	13,229	103,494	7,798	125,728
Port Austin--The Port Austin State Bank.....	1,427	5,623	8,792	126	1,931	13,719	1,834	17,596
Port Hope--The State Bank of Port Hope.....	720	6,024	9,187	175	910	13,763	1,799	16,598
Port Huron--Peoples Bank of Port Huron.....	33,028	42,355	211,895	2,991	41,845	237,817	18,998	300,043
Portage--NBD Portage Bank.....	1,971	3,281	18,570	284	5,384	16,736	1,761	24,452
Portage--Portage Commerce Bank.....	2,714	2,752	3,180	14	813	8,523	2,019	11,409
Portland--Meynard-Allen State Bank.....	2,747	16,887	31,555	198	6,295	46,010	5,891	58,524
Reed City--FNB-Reed City Bank.....	1,942	29,573	15,194	228	4,941	40,445	3,359	49,055
*Richmond--Macomb County Bank.....	4,438	807	44,335	629	10,559	44,092	3,648	58,722
*Richmond--Security Bank Northeast.....	12,254	41,743	109,869	1,424	19,103	137,949	10,342	168,667
*River Rouge--River Rouge Savings Bank.....	2,833	2,157	13,384	518	5,032	13,111	390	19,252
Rockford--Independent Bank--West Michigan...	8,898	14,537	56,352	658	9,104	67,673	6,330	83,826
Rogers City--Presque Isle Bank.....	2,986	19,735	29,720	378	5,132	46,090	4,476	56,399
Ruth--Ruth State Bank.....	1,057	13,978	8,881	274	1,606	23,347	3,171	28,320
Saginaw--NBD Saginaw.....	11,079	34,640	102,901	2,171	35,652	107,602	8,379	154,554
Sandusky--NBD Sandusky Bank.....	11,821	29,365	54,757	1,183	10,354	85,323	8,298	104,877
Sault Ste. Marie--Central Savings Bank.....	2,311	4,523	41,639	435	7,823	49,972	4,332	63,103
Sault Ste. Marie--Sault Savings Bank.....	3,147	23,927	72,343	700	10,132	85,138	8,364	104,999
Schoolcraft--Kalamazoo County State Bank....	1,935	10,148	27,570	313	5,868	32,295	2,979	41,487
Scottville--State Savings Bank of Scottville	3,382	14,105	40,292	559	7,378	48,224	6,538	62,561
Shelby--The Shelby State Bank.....	3,033	16,907	46,091	485	6,371	57,210	6,773	70,693
Shepherd--Firstbank.....	1,787	9,149	10,739	323	3,804	18,316	2,068	24,508
Sidney--Sidney State Bank.....	613	11,653	15,507	168	2,723	24,052	3,629	30,644
*South Haven--Citizens Trust and Savings Bank	6,132	27,655	98,147	1,445	13,894	113,919	13,597	143,557
South Range--South Range State Bank.....	3,062	5,320	12,113	180	2,253	17,855	1,431	21,648
*Southgate--Security Bank and Trust Company..	136,377	237,225	888,399	11,698	151,076	1,047,778	84,439	1,329,796
*Sparta--Sparta State Bank.....	2,635	26,762	48,201	523	9,216	66,020	8,825	86,083
St. Charles--Community State Bank of St. St. Charles.....	3,802	17,924	33,746	512	2,745	52,922	5,070	61,361
*St. Clair Shores--Security Bank of St. Clair Shores.....	9,718	43,109	47,282	618	16,167	78,343	6,371	102,691
St. Clair--The Commercial and Savings Bank of St. Clair County.....	20,906	68,141	88,743	863	18,952	155,065	15,889	191,773
St. Johns--Clinton Bank and Trust Company...	7,602	52,940	75,614	791	19,814	112,218	11,675	146,986
*St. Johns--Old Kent Bank of St. Johns.....	7,356	17,341	52,660	730	11,279	62,575	5,294	80,180
St. Joseph--The Peoples State Bank of St. Joseph.....	20,448	27,958	148,826	2,129	22,403	166,426	14,059	207,479
Standish--Chemical Bank Huron.....	3,103	17,679	19,716	278	3,715	37,032	3,264	44,477
Standish--State Bank of Standish.....	3,791	26,431	81,108	845	8,854	93,922	11,596	115,242
Stanton--Chemical Bank Montcalm.....	5,982	30,008	33,292	693	8,760	58,334	7,083	75,582
Stephenson--Bank of Stephenson.....	1,521	23,054	31,919	424	4,550	47,484	6,465	59,081
Stockbridge--Stockbridge State Bank.....	1,590	16,693	11,853	145	3,797	25,790	3,480	33,420
*Sturgis--Bank One, Sturgis.....	10,381	29,427	95,557	1,133	15,771	105,139	13,259	153,874
Tecumseh--United Savings Bank of Tecumseh...	12,570	47,601	96,526	983	16,146	131,694	13,535	163,761

* Member Bank of the Federal Reserve System

** Includes Subordinated Notes and Debentures

STATE BANKS AS OF DECEMBER 31, 1988

(000s Omitted)

Location and Name of Bank	Cash and Due From Depository Institutions	Total Securities	Net Loans	Allowance For Loan Losses	Non- Interest Bearing Deposits	Interest Bearing Deposits	Total Capital**	Total Assets and/or Total Liabilities
Three Oaks--The Bank of Three Oaks.....	5,964	8,049	57,348	692	8,496	56,379	5,338	74,777
Traverse City--Old Kent Bank-Grand Traverse.	38,108	77,528	223,904	2,973	48,378	256,109	22,723	350,087
Trenton--Old Kent Bank-Southeast.....	55,956	83,175	111,906	1,418	31,479	205,098	17,321	260,030
Trenton--Trenton Bank and Trust Company.....	13,629	40,911	68,650	993	16,155	108,254	8,570	135,086
*Troy--Liberty Bank-Oakland.....	3,004	12,937	67,007	833	26,664	59,642	8,158	96,740
Unionville--American Home Bank.....	2,003	12,134	17,307	250	3,963	31,092	2,243	37,489
*Warren--Warren Bank.....	11,076	170,141	122,603	1,412	28,968	234,011	29,255	313,734
*Wayne--First of America Bank-Wayne.....	10,053	17,947	72,414	820	24,187	66,831	8,646	103,127
West Branch--Bank of West Branch.....	1,055	2,839	12,941	130	2,120	14,308	1,476	18,186
*West Branch--First of America Bank- West Branch.....	3,900	12,082	49,824	704	6,450	54,916	5,003	68,410
*Williamston--Republic Bank-Central.....	7,086	16,697	73,297	739	12,200	86,921	7,183	107,368
Wyandotte--Wyandotte Savings Bank.....	36,040	18,554	107,000	1,361	38,650	309,530	29,924	382,489
*Ypsilanti--Trustcorp Bank, Ypsilanti.....	9,799	28,410	91,979	1,295	14,744	111,539	12,023	141,876
Zeeland--FMB-First Michigan Bank.....	39,902	132,470	389,123	4,870	71,492	412,638	37,798	576,113

* Member Bank of the Federal Reserve System

** Includes Subordinated Notes and Debentures

NATIONAL BANKS AS OF DECEMBER 31, 1988

(000s Omitted)

Location and Name of Bank	Cash and Due From Depository Institutions	Total Securities	Net Loans	Allowance For Loan Losses	Non- Interest Bearing Deposits	Interest Bearing Deposits	Total Capital**	Total Assets and/or Total Liabilities
Alma--Commercial National Bank.....	14,927	27,700	72,941	1,451	16,421	91,458	6,492	128,036
Ann Arbor--Comerica Bank-Ann Arbor, National Association.....	86,349	7,999	102,112	2,057	46,285	144,602	12,633	206,050
Ann Arbor--Manufacturers National Bank of Ann Arbor.....	25,719	18,358	87,113	1,017	19,898	115,883	8,527	148,281
Ann Arbor--NBD Ann Arbor, N.A.....	35,485	103,713	197,366	2,405	69,061	240,746	21,646	346,094
Bad Axe--First National Bank of Bad Axe.....	9,257	15,261	46,194	508	9,288	61,602	5,193	76,665
Battle Creek--NBD Battle Creek, N.A.....	4,334	535	583	0	1,546	2,898	1,113	5,592
Bay City--First of America Bank-Bay City, N.A.	18,312	117,068	228,955	4,212	37,687	284,476	27,639	382,672
Bay City--Second National Bank of Bay City....	8,105	6,350	71,493	853	16,234	70,152	5,618	94,561
Benton Harbor--NBD F & M Bank, N.A.....	10,217	51,405	150,672	2,401	36,461	165,951	13,585	220,641
Calumet--First National Bank of Calumet-Lake Linden.....	17,149	5,189	4,706	126	3,768	19,753	1,869	25,584
Cheboygan--Citizens National Bank of Cheboygan	10,181	32,319	73,459	717	12,656	96,570	10,104	120,378
Coldwater--Southern Michigan National Bank....	7,989	41,034	93,136	1,625	18,965	117,710	12,098	150,724
Crystal Falls--First National Bank of Crystal Falls.....	9,521	10,428	23,194	218	2,963	37,965	3,832	45,062
Dearborn--NBD Dearborn, N.A.....	1,031	826	0	0	629	0	1,226	1,875
Detroit--First of America Bank-Southeast Michigan, N.A.....	214,870	534,606	1,675,699	30,981	470,659	1,798,700	169,774	2,557,293
Detroit--First Independence National Bank of Detroit.....	8,939	42,975	25,420	410	30,718	47,374	5,783	84,776
Detroit--Manufacturers National Bank of Detroit.....	1,263,481	1,053,601	5,126,019	109,092	1,392,828	5,129,153	464,721	7,818,327
Detroit--National Bank of Detroit.....	2,686,165	3,435,287	8,446,824	142,509	2,813,717	9,175,778	950,081	15,459,413
East Lansing--First National Bank of Michigan.....	10,029	8,687	49,727	715	6,634	64,003	6,571	78,435
Escanaba--First National Bank and Trust Co....	3,390	17,819	79,089	928	12,432	88,019	8,321	109,931
Farmington Hills--Metropolitan National Bank of Farmington.....	17,694	382	29,017	287	13,196	33,085	3,711	50,405
Farmington Hills--Michigan National Bank.....	1,106,106	1,338,627	6,203,825	90,454	1,427,461	6,267,285	572,436	9,296,202
Fenton--Bank One, Fenton, National Association	5,074	14,576	75,557	1,108	8,174	70,686	6,443	97,515
Frankfort--West Michigan National Bank.....	1,818	2,600	6,972	82	1,217	9,951	2,761	13,982
Gaylord--First National Bank of Gaylord.....	2,430	6,911	23,802	235	5,396	28,606	2,566	37,065
Gladstone--First National Bank in Gladstone...	1,817	3,487	19,655	192	3,595	22,633	2,011	28,552
Grand Rapids--Comerica Bank-Grand Rapids, National Association.....	51,184	2,694	7,387	360	17,517	46,782	4,066	69,034
Grand Rapids--FNB--First Michigan Bank-Grand Rapids, National Association.....	9,202	26,300	78,695	1,039	16,456	82,361	7,652	117,286
Grand Rapids--Manufacturers National Bank of Grand Rapids.....	12,072	10,034	63,252	868	13,466	67,045	5,279	88,250
Grand Rapids--MetroBanc, National Association,	47,844	30,807	281,926	139	6,555	341,254	49,373	399,742
Grand Rapids--NBD Grand Rapids, N.A.....	79,205	118,908	837,872	11,108	176,223	779,194	64,920	1,071,330
Hancock--The Superior National Bank and Trust Company of Hancock.....	7,273	26,580	40,285	340	10,874	60,530	5,630	78,266
Hastings--National Bank of Hastings.....	2,750	12,615	13,937	133	6,011	23,437	3,554	33,361
Hermansville--The First National Bank of Hermansville.....	1,850	3,093	17,703	234	1,588	20,603	1,590	23,944
Hillsdale--Hillsdale County National Bank....	5,994	32,981	57,062	800	11,775	80,204	10,498	103,078
Holland--First of America Bank-Holland, N.A....	8,185	28,337	83,869	838	15,106	95,400	8,674	126,034
Houghton--Houghton National Bank.....	3,170	18,000	25,835	260	7,133	40,814	3,548	51,791
Howell--First National Bank in Howell.....	8,232	21,631	78,095	1,030	19,445	89,541	7,723	117,948
Ionla--The Ionla County National Bank of Ionla.....	3,854	18,423	65,504	870	9,062	80,914	8,155	98,852
Iron Mountain--First of America Bank-Iron Mountain, N.A.....	8,478	15,853	44,687	686	11,154	56,078	6,356	75,539
Iron Mountain--The First National Bank of Iron Mountain.....	6,292	33,368	53,570	323	15,861	70,944	9,722	103,756
Iron River--The Iron River National Bank.....	2,892	8,777	29,497	343	3,826	37,416	3,047	44,560
Ironwood--First of America Bank-Gogebic, N.A..	5,780	25,476	37,470	404	6,834	55,282	7,947	73,734
Ironwood--First National Bank of Ironwood....	2,927	24,673	33,851	456	4,630	57,712	4,786	67,760
Ishpeming--The Miners' First National Bank & Trust Company of Ishpeming.....	2,667	20,107	43,256	503	5,795	59,424	5,934	71,858
Jackson--City Bank and Trust Company, National Association.....	17,979	199,473	133,518	1,501	55,385	251,166	40,178	360,160

** Includes Subordinated Notes and Debentures

NATIONAL BANKS AS OF DECEMBER 31, 1988

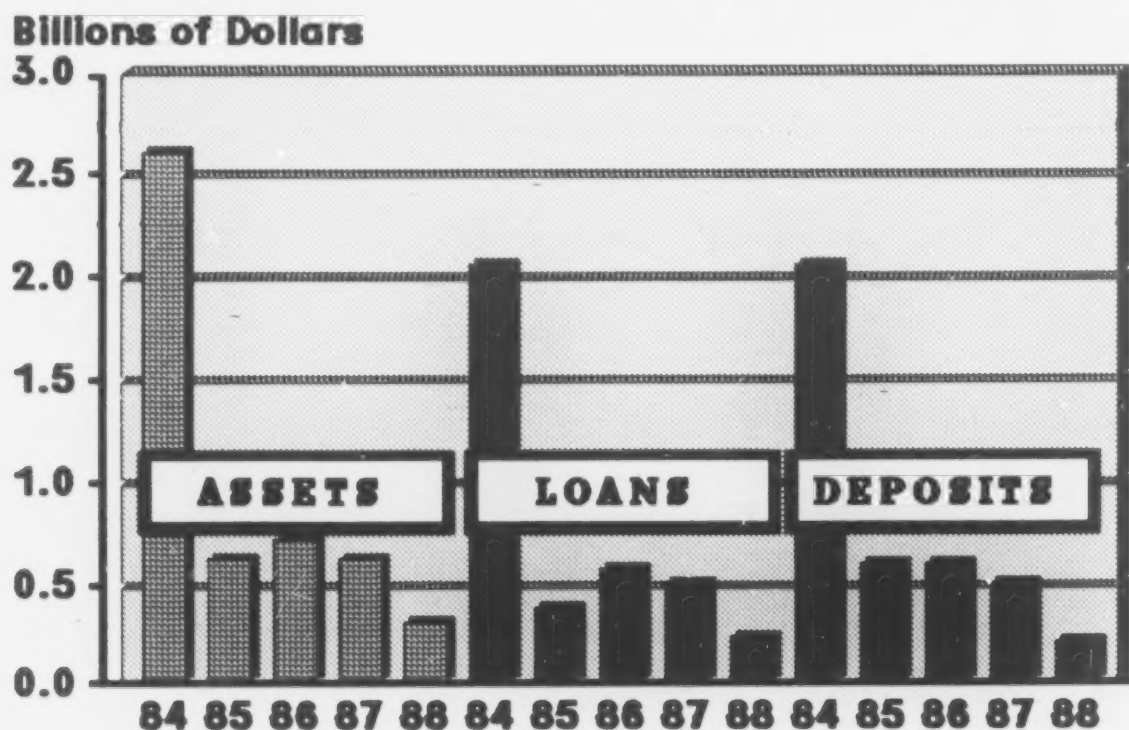
(000s Omitted)

Location and Name of Bank	Cash and Due From Depository Institutions	Total Securities	Net Loans	Allowance For Loan Losses	Non- Interest Bearing Deposits	Interest Bearing Deposits	Total Capital**	Total Assets and/or Total Liabilities
Jackson--Comerica Bank-Jackson, National Association.....	221,212	20,743	97,018	2,387	106,366	242,429	27,679	380,517
Kalamazoo--First of America Bank-Michigan, N.A.....	116,319	234,485	671,580	6,784	169,962	750,256	75,024	1,092,093
L'Anse--Commercial National Bank of L'Anse....	10,848	9,232	16,098	166	4,319	30,874	2,620	38,029
Lansing--Capitol National Bank.....	5,294	8,900	36,365	391	8,613	43,785	4,139	57,149
Lansing--Comerica Bank-Lansing, National Association.....	11,124	360	691	12	5,087	8,216	1,033	14,680
Lansing--Old Kent Bank of Lansing, N.A.....	4,296	3,044	28,087	440	5,976	28,168	2,374	36,928
Lapeer--First of America Bank-Lapeer, N.A.....	5,964	27,433	62,873	1,677	12,111	79,099	8,976	104,632
Ludington--First of America Bank-Ludington, N.A.....	3,420	13,556	42,184	493	9,183	47,419	4,241	62,183
Madison Heights--The Madison National Bank....	6,100	9,553	45,854	783	14,267	49,682	5,712	70,596
Manistee--Security National Bank of Manistee...	8,058	26,397	57,161	458	9,261	76,301	9,429	95,978
Manistique--The First National Bank at Manistique.....	4,034	19,201	37,965	341	6,749	50,347	6,604	64,445
Marquette--First of America Bank-Marquette, N.A.....	8,848	26,350	96,342	1,034	16,358	102,913	9,613	137,658
Marquette--The First National Bank & Trust Company of Marquette.....	13,716	25,090	157,965	1,865	28,705	185,898	17,523	234,348
Mason--The Dart National Bank of Mason.....	13,095	24,248	55,114	560	13,533	78,290	6,798	99,505
Menominee--First National Bank and Trust of Menominee.....	2,969	14,365	42,540	496	9,078	51,900	5,042	66,467
Mount Clemens--First National Bank in Mount Clemens.....	19,373	96,015	205,940	2,598	58,930	247,710	21,121	332,079
Muskegon--Comerica Bank-Hackley, National Association.....	167,503	26,346	81,950	1,491	33,851	266,881	21,521	325,829
Negaunee--The First National Bank of Negaunee.....	3,751	25,596	24,104	293	4,661	47,825	6,327	59,364
Norway--The First National Bank of Norway....	1,505	10,769	22,621	208	3,810	27,958	4,127	36,149
Ontonagon--The First National Bank in Ontonagon.....	1,010	9,223	6,962	99	1,373	14,937	1,367	17,810
Petoskey--First of America Bank-Petoskey, N.A.	1,872	5,309	20,503	229	3,124	22,275	1,963	28,836
Petoskey--NBD Petoskey, N.A.....	6,244	37,458	99,112	1,411	16,793	123,970	9,815	152,393
Pigeon--Thumb National Bank and Trust Company.	2,893	16,266	70,115	856	4,756	84,763	6,789	96,873
Plymouth--First of America Bank-Plymouth, N.A.	5,661	13,632	66,495	692	18,821	64,981	5,983	90,249
Quincy--First of America Bank-South Central, N.A.....	2,942	15,323	44,186	469	7,311	51,770	4,405	64,539
Rogers City--Huron National Bank.....	1,095	2,537	10,539	130	2,011	12,851	1,090	16,022
Royal Oak--National Bank of Royal Oak.....	5,940	27,007	83,034	785	20,363	93,806	8,754	124,909
Saginaw--Second National Bank of Saginaw.....	50,254	117,666	459,875	5,096	104,708	466,861	48,732	650,565
St. Ignace--The First National Bank of St. Ignace.....	3,894	18,659	36,942	445	9,669	50,847	6,435	67,719
Sturgis--First National Bank & Trust Company.....	8,242	31,569	54,092	453	10,597	72,175	8,291	97,565
Taylor--Charter National Bank.....	23,267	38,105	88,767	986	22,365	123,336	11,618	163,761
Three Rivers--The First National Bank of Three Rivers.....	4,472	29,532	40,477	390	11,159	58,649	7,196	79,447
Traverse City--First of America Bank-Grand Traverse, N.A.....	5,893	11,221	57,904	708	14,745	55,896	5,015	77,507
Traverse City--NBD Northwest Bank, N.A.....	14,379	46,082	83,269	1,197	18,341	120,768	10,787	150,869
Traverse City--The Empire National Bank of Traverse City.....	11,646	53,738	152,662	1,750	31,147	176,970	14,831	226,302
Wakefield--The First National Bank of Wakefield.....	1,740	6,546	16,445	153	2,510	21,115	1,925	25,847
Ypsilanti--Bank One, Ypsilanti, National Association.....	21,694	27,327	57,492	789	18,315	88,442	9,299	117,744

** Includes Subordinated Notes and Debentures

SAVINGS INSTITUTION
CHARTS AND TABLES

COMPARATIVE CHART OF ASSETS, LOANS AND DEPOSITS OF STATE SAVINGS AND LOAN ASSOCIATIONS IN MICHIGAN



CONSOLIDATED BALANCE SHEET OF STATE SAVINGS INSTITUTIONS
(000's Omitted)

	6 Associations December 31, 1987	4 Associations December 31, 1988	Percent Increase (Decrease)
ASSETS			
Mortgage Loans and Contracts.....	\$497,946	\$221,686	(55.5)
Other Loans.....	23,752	21,443	(9.7)
Real Estate Owned and In Judgment.....	3,709	3,082	(16.9)
Real Estate for Development.....	1,313	3,218	145.1
Cash and Investment Securities.....	66,401	28,044	(57.8)
Office Buildings and Equipment (Net).....	8,752	5,157	(41.1)
Investment In Service Corporations.....	1,986	-	(100.0)
Other Assets.....	<u>19,859</u>	<u>27,490</u>	38.4
Total Assets.....	<u>\$623,718</u>	<u>\$310,120</u>	(50.3)
LIABILITIES AND NET WORTH			
Time Deposits.....	\$347,134	\$152,104	(56.2)
Passbook and Transaction Deposits.....	<u>160,155</u>	<u>70,452</u>	(56.0)
Total Deposits.....	<u>\$507,289</u>	<u>\$222,556</u>	(56.1)
Borrowed Money.....	\$ 64,381	\$ 48,371	(24.9)
Other Liabilities.....	<u>17,888</u>	<u>18,463</u>	3.2
Total Liabilities.....	<u>\$589,558</u>	<u>\$289,390</u>	(50.9)
General Reserves and Undivided Profits.....	\$ 19,783	\$ 16,078	(18.7)
Net Worth Certificates.....	-	-	-
Capital Stock.....	10,862	3,282	(69.8)
Capital In Excess of Par.....	<u>3,512</u>	<u>1,370</u>	(61.0)
Total Net Worth.....	<u>\$ 34,160</u>	<u>\$ 20,730</u>	(39.3)
Total Liabilities and Net Worth....	<u>\$623,718</u>	<u>\$310,120</u>	(50.3)

CONSOLIDATED STATEMENT OF OPERATIONS OF
STATE SAVINGS INSTITUTIONS
(000's Omitted)

	1987	1988	Percent Increase (Decrease)
INCOME			
OPERATING INCOME			
Interest on:			
Mortgage Loans and Contracts.....	\$52,518	\$22,122	(57.9)
Other Loans.....	2,850	1,978	(30.6)
Investments and Deposits.....	<u>4,745</u>	<u>2,524</u>	(46.8)
Total Interest.....	<u>\$60,113</u>	<u>\$26,624</u>	(55.7)
Loan Fees and Charges.....	\$ 4,021	\$ 3,419	(15.0)
Other Operating Income.....	<u>3,136</u>	<u>1,727</u>	(44.9)
Total Operating Income.....	<u>\$67,270</u>	<u>\$31,770</u>	(52.8)
NON-OPERATING INCOME			
Other Non-Operating Income.....	\$ 2,176	\$ 1,035	(52.4)
Total Income.....	<u>\$69,446</u>	<u>\$32,805</u>	(52.8)
EXPENSE			
OPERATING EXPENSE			
Salaries, Wages, Fees, Benefits.....	\$ 8,432	\$ 4,576	(45.7)
Directors, Officers and Employees Expense Accounts.....	224	131	(41.5)
Office Occupancy, Furniture and Fixtures Expense.....	2,954	1,704	(42.3)
Advertising.....	844	347	(58.9)
Other Operating Expense.....	<u>6,423</u>	<u>2,968</u>	(53.8)
Total Operating Expense.....	<u>\$18,877</u>	<u>\$ 9,726</u>	(48.5)
COST OF MONEY			
Interest on Deposits.....	\$34,798	\$15,034	(56.8)
Interest on Borrowed Money.....	<u>5,488</u>	<u>2,388</u>	(56.5)
Total Cost of Money.....	<u>\$40,286</u>	<u>\$17,422</u>	(56.8)
NON-OPERATING EXPENSE			
Income Taxes.....	\$ 2,441	\$ 1,020	(58.2)
Other Non-Operating Expense.....	<u>2,781</u>	<u>1,255</u>	(54.9)
Total Non-Operating Expense.....	<u>\$ 5,222</u>	<u>\$ 2,275</u>	(56.4)
Total Expense.....	<u>\$64,385</u>	<u>\$29,423</u>	(54.3)
NET INCOME	<u>\$ 5,061</u>	<u>\$ 3,382</u>	(33.2)

CONSOLIDATED BALANCE SHEET OF FEDERAL SAVINGS INSTITUTIONS
(000's Omitted)

	44 Institutions December 31, 1987	42 Institutions December 31, 1988	Percent Increase (Decrease)
ASSETS			
Mortgage Loans and Contracts.....	\$ 25,112,753	\$ 26,640,106	6.1
Other Loans.....	1,940,919	2,148,522	10.7
Real Estate Owned and In Judgment.....	89,831	49,442	(45.0)
Real Estate for Development.....	8,412	3,487	(58.6)
Cash and Investment Securities.....	7,057,726	6,755,712	(4.3)
Office Buildings and Equipment (Net).....	360,404	430,734	19.5
Investment In Service Corporations.....	105,968	118,337	11.7
Other Assets.....	<u>1,382,848</u>	<u>1,335,849</u>	(3.4)
Total Assets.....	<u>\$ 36,058,861</u>	<u>\$ 37,488,189</u>	4.0
LIABILITIES AND NET WORTH			
Time Deposits.....	\$ 13,779,993	\$ 14,591,904	5.9
Passbook and Transaction Deposits.....	<u>6,775,083</u>	<u>6,532,061</u>	(3.6)
Total Deposits.....	<u>\$ 20,555,077</u>	<u>\$ 21,123,965</u>	2.7
Borrowed Money.....	\$ 12,982,103	\$ 13,641,176	5.1
Other Liabilities.....	<u>769,210</u>	<u>744,979</u>	(3.2)
Total Liabilities.....	<u>\$ 34,306,390</u>	<u>\$ 35,510,120</u>	3.5
General Reserves and Undivided Profits.....	\$ 1,274,241	\$ 1,476,515	15.9
Net Worth Certificates.....	1,495	1,380	(7.7)
Capital Stock.....	44,904	51,095	13.8
Capital In Excess of Par.....	<u>431,831</u>	<u>449,079</u>	4.0
Total Net Worth.....	<u>\$ 1,752,471</u>	<u>\$ 1,978,069</u>	12.9
Total Liabilities and Net Worth.....	<u>\$ 36,058,861</u>	<u>\$ 37,488,189</u>	4.0

CONSOLIDATED STATEMENT OF OPERATIONS OF
FEDERAL SAVINGS INSTITUTIONS
(000's Omitted)

	1987	1988	Percent Increase (Decrease)
INCOME-			
OPERATING INCOME			
Interest on:			
Mortgage Loans and Contracts.....	\$2,432,973	\$2,541,469	4.5
Other Loans.....	201,186	230,046	14.3
Investments and Deposits.....	544,818	548,246	0.6
Total Interest.....	<u>\$3,178,977</u>	<u>\$3,319,761</u>	4.4
Loan Fees and Charges.....	\$ 37,725	\$ 36,682	(2.8)
Other Operating Income.....	100,145	118,260	18.1
Total Operating Income.....	<u>\$3,316,847</u>	<u>\$3,474,703</u>	4.8
NON-OPERATING INCOME			
Total Non-Operating Income.....	<u>\$ 180,733</u>	<u>\$ 98,208</u>	(45.7)
Total Income.....	<u>\$3,497,580</u>	<u>\$3,572,911</u>	2.2
EXPENSE			
OPERATING EXPENSE			
Salaries, Wages, Fees and Benefits.....	\$ 222,863	\$ 232,949	4.5
Directors, Officers and Employees Expense Accounts.....	4,012	4,663	16.2
Office Occupancy, Furniture, Fixtures and Equipment Expense.....	90,022	97,460	8.3
Advertising.....	18,613	19,147	2.9
Other Operating Expense.....	183,355	167,648	(8.6)
Total Operating Expense.....	<u>\$ 518,865</u>	<u>\$ 521,867</u>	0.6
COST OF MONEY			
Interest on Deposits.....	\$1,560,979	\$1,589,992	1.9
Interest on Borrowed Money.....	1,058,967	1,147,924	8.4
Total Cost of Money.....	<u>\$2,619,946</u>	<u>\$2,737,916</u>	4.5
NON-OPERATING EXPENSE			
Income Taxes.....	\$ 104,598	\$ 85,046	(18.7)
Other Non-Operating Expense.....	114,832	107,152	(6.7)
Total Non-Operating Expense.....	<u>\$ 219,430</u>	<u>\$ 192,198</u>	(12.4)
Total Expense.....	<u>\$3,358,241</u>	<u>\$3,451,981</u>	2.8
NET INCOME.....	<u>\$ 139,339</u>	<u>\$ 120,930</u>	(13.2)

REPORTS OF CONDITION - DECEMBER 31, 1988
STATE SAVINGS INSTITUTIONS
ASSETS
(000's Omitted)

<u>Name and Location of Institution</u>	<u>Cash and Securities</u>	<u>Mortgage Loans & Contracts</u>	<u>Other Loans</u>	<u>Fixed Assets And Real Estate</u>	<u>Other Assets</u>	<u>Total Assets</u>
New Buffalo Savings and Loan Association, New Buffalo.....	\$ 3,203	\$ 49,343	\$ 585	\$ 870	\$ 476	\$ 54,477
Macomb Savings and Loan Association, St. Clair Shores....	17,583	14,948	156	38	503	33,228
Sterling Savings Bank, Southfield.....	1,785	73,998	2,598	6,100	24,355	108,836
Northwestern Savings Bank & Trust, Traverse City.....	5,473	83,397	18,104	4,449	2,156	113,579
TOTALS - 4 State Institutions.....	\$ 28,044	\$221,686	\$21,443	\$11,457	\$27,490	\$310,120

REPORTS OF CONDITION - DECEMBER 31, 1988
STATE SAVINGS INSTITUTIONS
LIABILITIES AND NET WORTH
(000's Omitted)

<u>Name and Location of Institution</u>	<u>Passbook And Trans- action Deposits</u>	<u>Time Deposits</u>	<u>Borrowed Money</u>	<u>Other Liabilities</u>	<u>Common Stock</u>	<u>Capital In Excess Of Par</u>	<u>Undivided Profits And Reserves</u>
New Buffalo Savings and Loan Association, New Buffalo.....	\$ 15,316	\$ 32,010	\$ 3,190	\$ 257	\$ -	\$ -	\$ 3,704
Macomb Savings and Loan Association, St. Clair Shores....	5,259	25,028	-	308	-	-	2,633
Sterling Savings Bank, Southfield.....	21,970	38,410	24,479	17,125	3,082	771	2,999
Northwestern Savings Bank & Trust, Traverse City.....	27,907	56,656	20,702	773	200	599	6,742
TOTALS - 4 State Institutions.....	\$ 70,452	\$152,104	\$48,371	\$18,463	\$ 3,282	\$1,370	\$16,078

REPORTS OF CONDITION - DECEMBER 31, 1988
FEDERAL SAVINGS INSTITUTIONS
ASSETS
(000's Omitted)

<u>Name and Location of Institution</u>	<u>Cash And Securities</u>	<u>Mortgage Loans And Contracts</u>	<u>Other Loans</u>	<u>Fixed Assets And Real Estate</u>	<u>Other Assets</u>	<u>Total Assets</u>
First Federal Savings and Loan Association of Lenawee County, Adrian.....	\$ 47,618	\$ 156,413	\$ 2,172	\$ 1,781	\$ 1,905	\$ 209,889
Homestead Savings and Loan, F.A. Ablion.....	3,443	19,904	1,257	1,015	332	25,951
First Federal Savings and Loan Association of Alpena, Alpena.....	12,059	59,184	2,552	2,087	1,744	77,626
Great Lakes Bancorp, A Federal Savings Bank, Ann Arbor.....	250,349	2,466,595	573,226	43,510	188,969	3,522,649
Mutual Savings and Loan Associ- ation, F.A., Bay City.....	254,755	663,603	65,384	19,952	31,012	1,034,706
First Security Savings Bank, FSB, Bloomfield Hills.....	2,050	49,143	1,799	710	5,744	59,446
LaSalle Federal Savings and Loan Association of Buchanan.....	15,967	79,612	921	1,495	3,212	101,207
Eaton Federal Savings Bank, Charlotte.....	9,996	87,796	4,402	2,447	922	105,563
Branch County Federal Savings and Loan Association, Coldwater.....	14,550	49,710	3,024	1,206	1,004	69,494
Dearborn Federal Savings Bank, Dearborn.....	13,554	175,100	6,432	2,857	2,129	200,072
Detroit Federal Savings and Loan Association, Detroit.....	20,811	176,005	7,029	4,155	6,268	214,268
First Federal of Michigan, Detroit.....	2,399,723	8,543,235	255,216	69,524	306,147	11,573,845
Home Federal Savings Bank, Detroit.	4,631	15,052	1,038	687	710	22,118
Northern Michigan Savings Bank, FSB, Escanaba.....	32,630	27,741	10,953	1,875	426	73,625
United Savings Bank, FSB, Farmington Hills.....	4,653	55,425	4,520	608	1,465	66,671
Primebank Federal Savings Bank, Grand Rapids.....	68,691	257,839	63,792	18,183	2,794	411,299
West Side Federal Savings and Loan Association of Grand Rapids.....	6,775	75,933	-	345	768	83,821
D&N Savings Bank, FSB, Hancock.....	466,519	1,507,367	91,598	23,206	140,812	2,229,502
Hastings Savings & Loan, FA. Hastings.....	8,049	39,541	239	1,923	576	50,328
Ottawa Savings and Loan, F.A. Holland.....	23,308	190,258	4,834	3,423	3,167	224,990
Security Savings Bank, FSB, Jackson.....	48,470	184,127	35,179	2,702	5,697	276,175

REPORTS OF CONDITION - DECEMBER 31, 1988
FEDERAL SAVINGS INSTITUTIONS
ASSETS
(000's Omitted)

<u>Name and Location of Institution</u>	<u>Cash And Securities</u>	<u>Mortgage Loans And Contracts</u>	<u>Other Loans</u>	<u>Fixed Assets And Real Estate</u>	<u>Other Assets</u>	<u>Total Assets</u>
Fidelity Federal Savings and Loan Association of Kalamazoo.....	\$ 20,421	\$ 166,458	\$ 7,406	\$ 4,556	\$ 7,940	\$ 206,781
First Federal Savings and Loan Association of Kalamazoo.....	166,859	491,151	43,582	10,812	10,790	723,194
Capitol Federal Savings Bank Lansing.....	137,012	416,756	13,212	6,760	10,260	584,000
Union Federal Savings, Lansing.....	16,040	104,087	18,345	2,613	8,528	149,613
Ludington Savings Bank, F.S.B., Ludington.....	12,090	18,538	2,210	458	424	33,720
Marshall Savings Bank, F.S.B., Marshall.....	2,007	31,006	5,204	446	341	39,004
Wolverine Federal Savings and Loan Association, Midland.....	7,701	85,665	6,071	1,822	1,788	103,047
Peoples Savings Bank, FSB, Monroe..	159,086	144,538	37,595	4,137	5,399	350,755
Colonial Central Savings Bank, FSB, Mount Clemens.....	120,595	463,950	29,204	7,148	22,118	643,015
Muskegon Federal Savings and Loan Association, Muskegon.....	17,639	153,171	12,621	7,133	6,657	197,221
First Federal Savings Bank & Trust Pontiac.....	130,211	1,121,140	196,308	30,826	65,466	1,543,951
Citizens Federal Savings and Loan Association of Port Huron.....	56,553	193,375	103,353	7,117	3,676	364,074
Peoples Savings Association, F.A., St. Joseph.....	16,273	78,030	3,694	3,616	9,953	111,566
SJS Federal Savings Bank, St. Joseph.....	71,611	74,650	24,738	2,392	5,308	178,699
Franklin Savings Bank, FSB, Southfield.....	8,822	340,946	7,711	2,406	6,801	366,686
Sturgis Federal Savings Bank, Sturgis.....	8,847	46,517	5,601	1,115	1,712	63,792
Guaranty Federal Savings Bank, Taylor.....	31,845	141,495	40,864	8,925	16,450	239,579
Heritage Federal Savings Bank, Taylor.....	182,879	704,963	10,958	31,400	39,491	969,691
First Savings Bank, a Federal Savings Bank, Three Rivers.....	23,583	65,669	3,336	2,413	2,322	97,323
Standard Federal Bank, Troy.....	1,850,741	6,848,574	439,870	143,174	521,017	9,803,376
InterFirst Federal Savings Bank, Ypsilanti.....	6,296	75,844	1,072	703	1,942	85,857
TOTALS - 42 Federal Institutions...	\$6,755,712	\$26,646,106	\$2,148,522	\$483,663	\$1,454,186	\$37,488,189

REPORTS OF CONDITION - DECEMBER 31, 1988
FEDERAL SAVINGS INSTITUTIONS
LIABILITIES AND NET WORTH
(000's Omitted)

<u>Name and Location of Institution</u>	<u>Total Deposits</u>	<u>Borrowed Money</u>	<u>Other Liabilities</u>	<u>Common Stock</u>	<u>Capital In Excess Of Par</u>	<u>Undivided Profits And Reserves</u>
First Federal Savings and Loan Association of Lenawee County, Adrian.....	\$ 174,341	\$ -0-	\$ 3,578	\$1,146	\$ 9,349	\$ 21,145
Homestead Savings and Loan, F.A., Ablion.....	24,349	-0-	270	-0-	-0-	1,332
First Federal Savings and Loan Association of Alpena, Alpena.....	72,004	500	221	-0-	-0-	4,901
Great Lakes Bancorp, A Federal Savings Bank, Ann Arbor.....	1,871,214	1,425,363	45,675	39	36,054	144,304
Mutual Savings and Loan Associ- ation, F.A., Bay City.....	687,327	272,708	21,847	-0-	-0-	52,824
First Security Savings Bank, FSB, Bloomfield Hills.....	54,406	195	1,814	3,000	-0-	31
LaSalle Federal Savings and Loan Association of Buchanan.....	95,825	-0-	1,025	-0-	-0-	4,357
Eaton Federal Savings Bank, Charlotte.....	95,252	-0-	799	-0-	-0-	9,512
Branch County Federal Savings and Loan Association, Coldwater.....	60,648	5,000	705	-0-	-0-	3,141
Dearborn Federal Savings Bank, Dearborn.....	165,680	19,000	6,054	-0-	-0-	9,338
Detroit Federal Savings and Loan Association, Detroit.....	153,187	47,371	6,426	62	1,409	5,813
First Federal of Michigan, Detroit.....	4,680,748	6,174,876	211,934	110	81,139	425,038
Home Federal Savings Bank, Detroit.	20,320	-0-	255	-0-	-0-	1,543
Northern Michigan Savings Bank, FSB, Escanaba.....	66,290	1,450	1,744	1,350	1,250	1,541
United Savings Bank, FSB, Farmington Hills.....	59,202	4,200	182	3,658	1,515	(2,086)
Primebank Federal Savings Bank, Grand Rapids.....	332,767	42,930	16,686	1,078	5,423	12,415
West Side Federal Savings and Loan Association of Grand Rapids.....	76,875	-0-	362	-0-	-0-	6,584
D&M Savings Bank, FSB, Hancock.....	1,189,897	833,125	95,751	37	26,345	84,347
Hastings Savings & Loan, FA, Hastings.....	45,151	31	329	-0-	-0-	4,817
Ottawa Savings and Loan, F.A., Holland.....	194,957	11,162	3,397	-0-	-0-	15,474
Security Savings Bank, FSB, Jackson.....	189,474	71,183	3,191	647	4,489	7,191

REPORTS OF CONDITION - DECEMBER 31, 1988
FEDERAL SAVINGS INSTITUTIONS
LIABILITIES AND NET WORTH
(000's Omitted)

<u>Name and Location of Institution</u>	<u>Total Deposits</u>	<u>Borrowed Money</u>	<u>Other Liabilities</u>	<u>Common Stock</u>	<u>Capital In Excess Of Par</u>	<u>Undivided Profits And Reserves</u>
Fidelity Federal Savings and Loan Association of Kalamazoo.....	\$ 185,861	\$ 7,572	\$ 2,017	\$ -0-	\$ -0-	\$ 11,331
First Federal Savings and Loan Association of Kalamazoo.....	492,685	165,350	15,787	18	14,855	34,499
Capitol Federal Savings Bank, Lansing.....	464,545	85,750	8,260	-0-	-0-	25,835
Union Federal Savings, Lansing.....	135,882	-0-	3,390	-0-	-0-	10,341
Ludington Savings Bank, F.S.B., Ludington.....	32,126	-0-	138	-0-	-0-	1,456
Marshall Savings Bank, F.S.B., Marshall.....	32,684	2,899	410	-0-	-0-	3,011
Wolverine Federal Savings and Loan Association, Midland.....	87,949	6,000	2,845	-0-	-0-	6,253
Peoples Savings Bank, FSB, Monroe..	308,171	725	4,109	2,200	20,215	15,335
Colonial Central Savings Bank, FSB, Mount Clemens.....	493,109	120,753	5,865	1	11,255	12,032
Muskegon Federal Savings and Loan Association, Muskegon.....	184,726	71	2,654	4,000	4,000	1,770
First Federal Savings Bank & Trust, Pontiac.....	1,013,136	438,716	32,651	1	17,119	42,328
Citizens Federal Savings and Loan Association of Port Huron.....	341,857	-0-	2,878	-0-	-0-	19,339
Peoples Savings Association, F.A., St. Joseph.....	108,781	2,657	944	-0-	-0-	(816)
SJS Federal Savings Bank St. Joseph, ...	140,798	25,367	2,075	-0-	-0-	10,455
Franklin Savings Bank, FSB Southfield.....	323,110	24,500	6,343	948	8,777	3,008
Sturgis Federal Savings Bank, Sturgis.....	57,674	730	652	1,994	-0-	2,742
Guaranty Federal Savings Bank, Taylor.....	203,665	32,625	2,223	10	1,990	(934)
Heritage Federal Savings Bank, Taylor.....	810,365	89,149	15,565	-0-	-0-	54,612
First Savings Bank a Federal Savings Bank, Three Rivers.....	87,381	4,091	910	-0-	-0-	4,941
Standard Federal Bank, Troy.....	5,272,603	3,690,675	204,091	30,466	203,895	401,646
InterFirst Federal Savings Bank, Ypsilanti.....	36,943	34,842	8,927	-0-	-0-	5,145
TOTALS - 42 Federal Institutions...	\$21,123,965	\$13,641,176	\$744,979	\$51,095	\$449,079	\$1,477,895

COMPARATIVE STATISTICAL DATA
STATE SAVINGS INSTITUTIONS

	<u>12-31-84</u>	<u>12-31-85</u>	<u>12-31-86</u>	<u>12-31-87</u>	<u>12-31-88</u>
Number of Associations.....	20	11	9	6	4
Number of branches.....	82	22	23	13	8
Number of savings accounts.....	313,560	71,313	65,631	43,576	18,978
Total savings accounts*.....	\$2,063,177	\$532,060	\$603,981	\$507,289	\$222,556
Average savings account balance.....	\$ 6,580	\$ 7,461	\$ 9,203	\$ 11,641	\$ 11,727
Total assets*.....	\$2,610,134	\$605,928	\$717,177	\$623,718	\$310,120
Number of mortgage loans and contracts outstanding.	57,456	11,906	12,231	7,054	6,350
Number of new mortgage loans and contracts (year)..	9,510	2,361	8,042	4,916	3,366
Amount of new mortgage loans and contracts (year)*.	\$ 466,054	\$ 166,173	\$544,896	\$369,985	\$190,588
Ratio of mortgage loans & contracts to total assets	75.3%	75.2%	76.0%	79.8%	71.5%
Ratio of cash and securities to total savings.....	16.6%	17.4%	17.3%	13.1%	12.6%
Ratio of borrowed money to total assets.....	15.9%	4.2%	5.6%	10.3%	15.6%
Ratio of net income (year) to average assets (year)	0.33%	0.80%	0.96%	0.78%	1.15%
Total interest paid or credited to savers (year)*..	\$ 178,295	\$ 42,515	\$ 40,693	\$ 34,798	\$ 15,034
Total net worth*.....	\$ 90,077	\$ 30,691	\$ 39,670	\$ 34,160	\$ 20,730
Ratio of net worth to total assets.....	3.5%	5.1%	5.5%	5.5%	6.7%
Ratio of net worth to total savings.....	4.4%	5.8%	6.6%	6.7%	9.3%
Number of associations offering ATMs.....	3	1	1	1	1
Number of associations offering transaction accounts	19	9	8	5	3
Number of associations offering trust services.....	3	2	1	1	1

*000's Omitted

COMPARATIVE ASSET TOTALS AND ANNUAL ASSET INCREASE (DECREASE)

State Savings Institutions

1979-1988
(000's Omitted)

<u>Year Ended</u>	<u>Total Assets</u>	<u>Annual Assets Increase or (Decrease)</u>
December 31, 1979.....	\$4,115,281	\$ 350,535..... 9.3%
December 31, 1980.....	\$4,450,313	\$ 335,032..... 8.1%
December 31, 1981.....	\$4,190,972	(\$ 259,341)..... (5.8%)
December 31, 1982.....	\$3,266,177	(\$ 924,795)..... (22.1%)
December 31, 1983.....	\$3,516,288	\$ 250,111..... 7.7%
December 31, 1984.....	\$2,610,134	(\$ 906,154)..... (25.8%)
December 31, 1985.....	\$ 605,928	(\$2,004,206)..... (76.8%)
December 31, 1986.....	\$ 717,177	\$ 111,249..... 18.4%
December 31, 1987.....	\$ 623,718	(\$ 93,459)..... (13.0%)
December 31, 1988.....	\$ 310,120	(\$ 313,598)..... (50.3%)

STATE SAVINGS INSTITUTIONS

	1984	1985	1986	1987	1988
Number of Savings Institutions - January 1.....	20	20	11	9	6
Plus: Charters granted.....	2	1	0	0	0
Conversions - Federal to State.....	0	0	0	1	0
Less: Mergers.....	0	2	0	0	0
Conversions - State to Federal.....	2	8	2	3	2
Conversions - State to National Bank.....	-	-	-	1	0
Number of Savings Institutions - December 31.....	20	11	9	6	4

CHARTER APPLICATIONS

	1984	1985	1986	1987	1988
Charters Approved - Mutual/Capital Stock					
State.....	0/2	0/0	0/0	0/1	0/0
Federal.....	0/5	0/1	0/0	0/1	0/4
Charters Denied - Mutual/Capital Stock					
State.....	0/0	0/0	0/0	0/0	0/0
Federal.....	0/0	0/0	0/0	0/0	0/0
New Savings Institutions Opened - Mutual/Capital Stock					
State.....	0/2	0/0	0/0	0/1	0/0
Federal.....	0/5	0/1	0/0	0/1	0/0

SAVINGS INSTITUTIONS AND BRANCH OFFICES

	1984	1985	1986	1987	1988
Savings Institutions - Mutual					
State.....	13	8	6	3	2
Federal.....	26	24	20	17	11
Federal Savings Banks.....	2	6	9	11	12
Branches - Mutual					
State.....	67	13	12	2	0
Federal.....	392	163	121	128	65
Federal Mutual Savings Banks.....	---	165	209	76	58
Savings Institutions - Capital Stock					
State.....	7	3	3	3	2
Federal.....	4	6	4	4	3
Federal Savings Banks.....	1	5	8	12	16
Branches - Capital Stock					
State.....	15	8	11	11	8
Federal.....	169	204	167	120	92
Federal Savings Banks.....	---	29	71	262	198

SAVINGS AND LOAN HOLDING COMPANIES AND SUBSIDIARIES
December 31, 1988
(000s Omitted)

CENTRAL HOLDING COMPANY
36800 Gratiot
Mount Clemens, MI 48043
PHONE: 313-792-8055

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Colonial Central Savings Bank, FSB	Mount Clemens, MI	02/01/84	\$ 493,109

D&N FINANCIAL CORP.
400 Quincy Street
Hancock, MI 49930
PHONE: 906-482-2700

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
D&N Savings Bank, FSB	Hancock, MI	03/11/88	\$1,189,897

FIRST FEDERAL BANKCORP, INC.
761 West Huron Street
Pontiac, MI 48053
PHONE: 313-333-7871

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
First Federal Savings Bank and Trust	Pontiac, MI	09/17/87	\$1,013,136

FIRST FEDERAL SAVINGS BANK AND TRUST
761 West Huron Street
Pontiac, MI 48053
PHONE: 313-333-7071

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Lakeland Service Corporation	Pontiac, MI	09-01-88	N/A

LAKELAND SERVICE CORPORATION
761 West Huron Street
Pontiac, MI 48053
PHONE: 313-333-7071

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Citizens FSB	Jacksonville, FL	09-01-88	N/A

FIRST FEDERAL OF MICHIGAN
1001 Woodward Avenue
Detroit, MI 48226
PHONE: 313-965-1400

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
1001 HOLDING, INC.	Detroit, MI		
Bay Savings Bank, FSB	Newport News, VA	03/14/83	\$ 174,289
Omni Savings Bank, FSB	Columbia, SC	10/14/83	\$ 58,859

			\$ 231,148*

NORTHERN MICHIGAN CORPORATION
723 Ludington Street, P.O. Box 716
Escanaba, MI 49829
PHONE: 906-786-0220

SUBSIDIARY NAME	CITY AND STATE	ACQUIRED	DEPOSITS
Northern Michigan Savings Bank, FSB	Escanaba, MI	12/31/85	\$ 66,290

*Parent deposits not included.

SAVINGS AND LOAN HOLDING COMPANIES AND SUBSIDIARIES

December 31, 1988
(000s Omitted)

SELIGMAN & ASSOCIATES, INC.
24901 Northwestern Highway
Southfield, MI 48075
PHONE: 313-355-2400

SUBSIDIARY NAME
Sterling Savings and Loan Association

CITY AND STATE
Southfield, MI

ACQUIRED
06/25/84

DEPOSITS
\$ 60,380

GREAT LAKES BANCORP
401 East Liberty Street
Ann Arbor, MI 48107
PHONE: 313-769-8300

SUBSIDIARY NAME
GLR Service Corporation

- CITY AND STATE
Ann Arbor, MI

ACQUIRED
10/06/88

DEPOSITS
N/A

GLR SERVICE CORPORATION
401 East Liberty Street
Ann Arbor, MI 48107
PHONE: 313-769-8300

SUBSIDIARY NAME
Great Lakes Bancorp Indiana, FSP

CITY AND STATE
Indianapolis, IN

ACQUIRED
10/06/88

DEPOSITS
\$ 102,498

**MERGERS IN WHICH RESULTING INSTITUTION IS A
STATE SAVINGS INSTITUTION**

	<u>1984</u>	<u>1985</u>	<u>1986</u>	<u>1987</u>	<u>1988</u>
Merger Applications.....	0	0	0	0	0
Mergers Approved.....	0	0	0	0	0
Mergers Denied.....	0	0	0	0	0
Mergers Completed.....	0	0	0	0	0

**MERGERS IN WHICH RESULTING INSTITUTION IS A
FEDERAL INSTITUTION**

	<u>1984</u>	<u>1985</u>	<u>1986</u>	<u>1987</u>	<u>1988</u>
Merger Applications.....	0	2	0	0	4
Mergers Approved.....	0	2	2	0	4
Mergers Denied.....	0	0	0	0	0
Mergers Completed.....	0	2	2	0	4

MERGERS

DATE
EFFECTIVE

NAME

CITY

3-25-88	First Federal Savings and Loan Association of Livingston County..... Merged with and Into D&N Savings Bank, FSB.....	Howell Hancock
10-15-88	Regency Savings Bank, FSB..... Merged with and Into Great Lakes Bancorp, F.S.B.....	Ann Arbor Ann Arbor
12-16-88	Bloomfield Savings and Loan Association, F.A..... Merged with and Into First Nationwide Bank, FSB.....	Southfield Southfield
12-16-88	First Dearborn, F.A..... Merged with and Into First Nationwide Bank, FSB.....	Dearborn Southfield

CONVERSIONS

	<u>1984</u>	<u>1985</u>	<u>1986</u>	<u>1987</u>	<u>1988</u>
State Mutual to State Stock.....	1	0	0	0	0
State Stock to State Mutual.....	0	0	0	0	0
State Charter to Federal Charter.....	2	8	1	3	2
Federal Charter to State Charter.....	0	0	0	1	0
Federal Mutual to Federal Stock.....	2	2	0	3	1
Federal Stock to Federal Mutual.....	0	0	0	0	0
Federal Association to Federal Savings Bank (Stock).....	1	1	2	1	2
Federal Association to Federal Savings Bank (Mutual).....	2	3	3	1	3
State Association to Federal Savings Bank (Mutual).....	-	-	1	3	0
State Association to National Bank.....	-	-	-	1	0

CONVERSIONS FROM STATE TO FEDERAL

<u>Date</u> <u>Effective</u>	<u>City</u>	<u>From</u>	<u>To</u>
1-19-88	Hastings	Hastings Savings and Loan Association	Hastings Savings and Loan, FA
10-25-88	Southfield	Franklin Savings and Loan Association	Franklin Savings Bank, FSB

CONVERSIONS FROM FEDERAL MUTUAL S&LA TO FEDERAL MUTUAL SAVINGS BANK

<u>Date</u> <u>Effective</u>	<u>City</u>	<u>From</u>	<u>To</u>
1-20-88	Ludington	Ludington Federal Savings and Loan Association	Ludington Savings Bank, F.S.B.
4-12-88	St. Joseph	St. Joseph Savings and Loan Association, F.A.	SJS Federal Savings Bank
4-19-88	Holland	Ottawa Savings and Loan, F.A.	Ottawa Savings Bank, FSB

CONVERSIONS FROM FEDERAL MUTUAL S&LA TO FEDERAL STOCK ASSOCIATION

<u>Date</u> <u>Effective</u>	<u>City</u>	<u>From</u>	<u>To</u>
5-22-88	Adrian	First Federal Savings and Loan Association of Lenawee County,	No name change
7-01-88	Muskegon	Muskegon Federal Savings and Loan Association	No name change

CONVERSIONS FROM FEDERAL MUTUAL SAVINGS BANK TO FEDERAL STOCK SAVINGS BANK

<u>Date</u> <u>Effective</u>	<u>City</u>	<u>From</u>	<u>To</u>
11-16-88	Sturgis	Sturgis Federal Savings Bank	No name change

BRANCH APPLICATIONS

	<u>1984</u>	<u>1985</u>	<u>1986</u>	<u>1987</u>	<u>1988</u>
Branch Applications - Mutual/Capital Stock					
State.....	1/2	0/5	0/0	0/3	0/0
Federal.....	0/1	3/4	3/10	2/7	2/6
Branches Approved - Mutual/Capital Stock					
State.....	0/2	0/5	0/0	0/3	0/1
Federal.....	3/12	3/4	3/10	2/7	2/6
Branches Denied - Mutual/Capital Stock					
State.....	0/0	0/0	0/0	0/0	0/0
Federal.....	0/0	0/0	0/0	0/0	0/0
Branches Opened - Mutual/Capital Stock					
State.....	0/2	0/2	0/1	0/3	0/0
Federal.....	1/15	5/1	0/10	3/6	3/4

BRANCH OFFICES ESTABLISHED

<u>Date Effective</u>	<u>Name of Association</u>	<u>City-Main Office</u>	<u>Location of Branch</u>
4-24-88	First Federal Savings Bank and Trust	Pontiac	400 Monroe, Suite 150 Detroit
4-29-88	Mutual Savings and Loan Association, F.A.	Bay City	413 East Huron Street Ann Arbor
7-25-88	Great Lakes Bancorp, A FSB	Ann Arbor	2480 44th Street Kentwood
8-15-88	D&N Savings Bank, FSB	Hancock	2261 44th Street, S.E. Grand Rapids
9-19-88	Heritage Federal Savings Bank	Taylor	14160 Fenton Road Fenton
10-03-88	First Savings Bank, A Federal Savings Bank	Three Rivers	15680 W. Michigan Avenue Three Rivers

BRANCH OFFICES CLOSED

<u>Date Effective</u>	<u>Name of Association</u>	<u>City-Main Office</u>	<u>Location of Branch</u>
12-31-87	Ludington Federal Savings and Loan Association	Ludington	8778 Ferry Street Montague
3-25-88	First Federal Savings Bank & Trust	Pontiac	1460 Walton Blvd. Rochester
3-25-88	First Federal Savings Bank & Trust	Pontiac	1029 St. Clair River Dr. Algonac
6-01-88	Sterling Savings Bank	Southfield	225 South Troy Royal Oak
6-17-88	First Federal Savings Bank & Trust	Pontiac	35765 Green Street New Baltimore
6-24-88	First Federal Savings Bank & Trust	Pontiac	1985 West Genessee Lapeer
9-01-88	First Federal of Michigan	Detroit	82 Ionia, N.W. Grand Rapids

RELOCATION OF BRANCH OFFICE

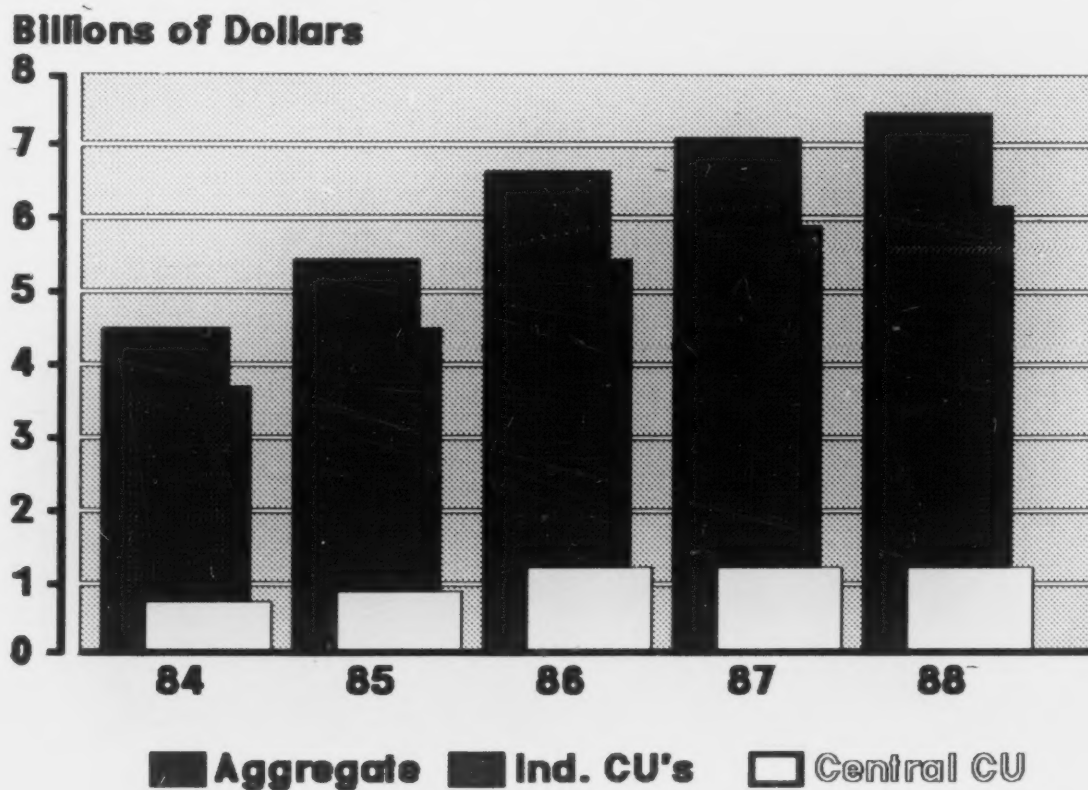
<u>Date Effective</u>	<u>Name of Association</u>	<u>From</u>	<u>To</u>
09-01-88	Great Lakes Bancorp, A FSB Ann Arbor	1969 South Cedar Street Holt	2380 N. Cedar Street Holt
09-16-88	Mutual Savings and Loan Association, F.A., Bay City	2177 West Columbia Avenue Battle Creek	2151 West Columbia Avenue Battle Creek
12-19-88	Mutual Savings and Loan Association, F.A., Bay City	910 S. State Street Big Rapids	404 Perry Street Big Rapids
12-30-88	Detroit Federal Savings and Loan Association	200 North Center Street Northville	250 North Center Street Northville

CHANGE IN CORPORATE NAME

<u>Date Effective</u>	<u>City</u>	<u>From</u>	<u>To</u>
2-10-88	Southfield	Sterling Savings and Loan Association	Sterling Savings Bank
11-28-88	Traverse City	Northwestern Savings and Loan Association	Northwestern Savings Bank & Trust

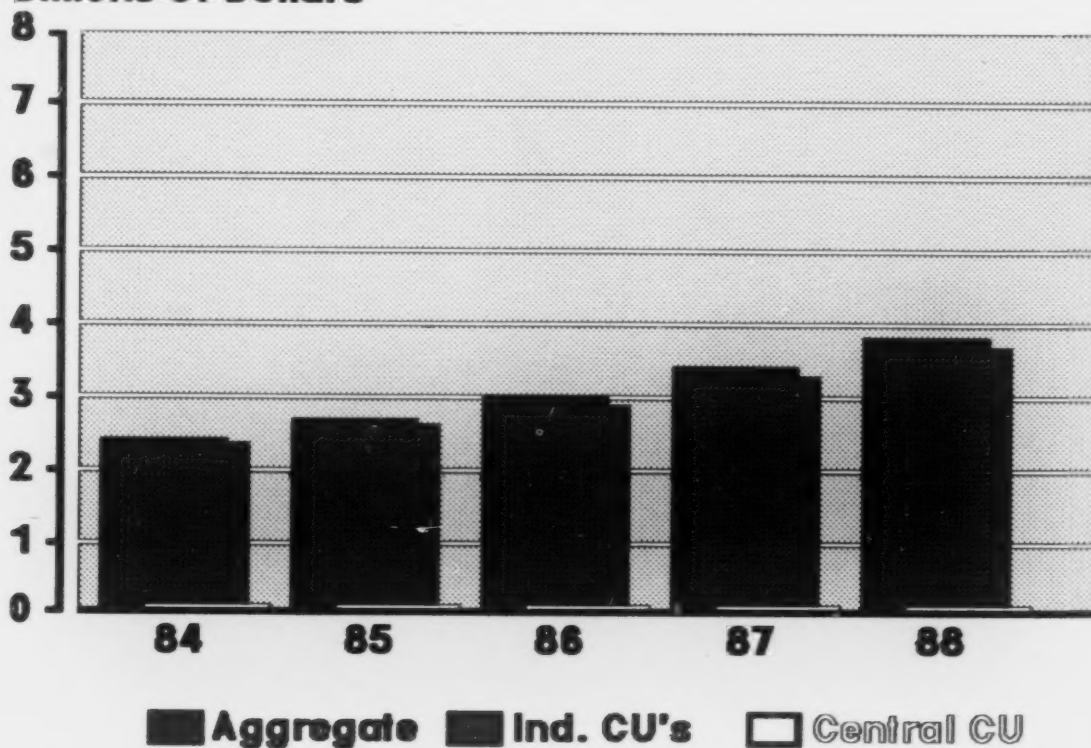
CREDIT UNION
CHARTS AND TABLES

COMPARATIVE CHART OF ASSETS OF STATE CREDIT UNIONS IN MICHIGAN



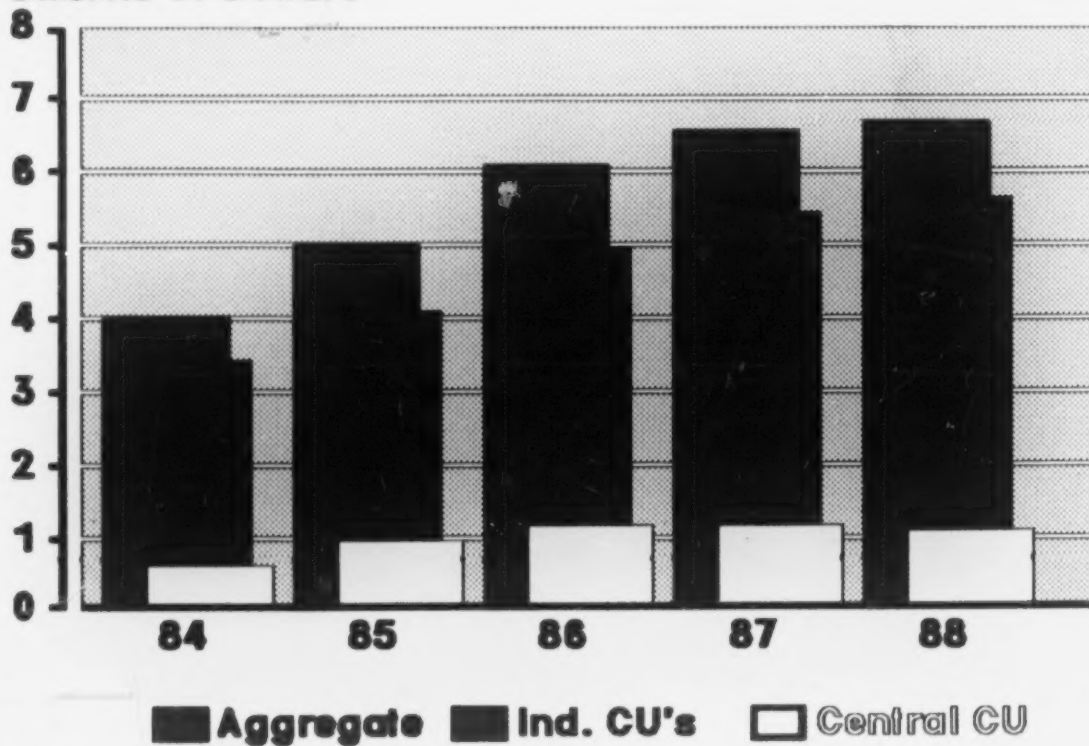
COMPARATIVE CHART OF LOANS OF STATE CREDIT UNIONS IN MICHIGAN

Billions of Dollars



COMPARATIVE CHART OF SHARES & DEPOSITS OF STATE CREDIT UNIONS IN MICHIGAN

Billions of Dollars



CONSOLIDATED BALANCE SHEET OF STATE CREDIT UNIONS

(Excludes Central Credit Union of Michigan)

(000's Omitted)

	445 Credit Unions December 31, 1987	432 Credit Unions December 31, 1988	Percent Increase (Decrease)
ASSETS			
Loans			
Personal loans	\$2,846,396	\$3,138,683	10.27%
Loans to officials	36,768	39,532	7.52
Real estate loans	462,199	600,802	29.99
Allowance for loan losses	(25,655)	(26,213)	2.08
Investments			
U.S. Government obligations and Federal agency securities	266,689	271,849	1.93
Corporate central credit unions	861,169	795,983	(7.57)
Other credit unions	17,794	11,879	(33.24)
Commercial banks	504,910	353,514	(29.98)
Savings and loan associations and savings banks	252,400	238,561	(5.48)
Other Investments	363,950	371,742	2.14
Cash and funds due from banks	142,161	165,267	16.25
Net fixed assets	127,785	141,372	10.63
Other assets	62,409	75,580	21.10
Total Assets	<u>\$5,918,975</u>	<u>\$6,178,552</u>	4.39%
LIABILITIES AND EQUITY			
Liabilities			
Notes payable	\$ 11,071	\$ 17,318	56.43%
Other liabilities	91,268	94,183	3.19
Savings			
Share and deposit certificates	545,509	575,911	5.57
Share and deposit drafts	479,864	542,373	13.03
IRA/Keogh and retirement accounts	681,056	715,626	5.08
Regular shares, deposits, other	3,709,004	3,766,395	1.55
Equity			
Regular/statutory reserves	167,335	185,714	10.98
Investment valuation reserve	3,022	13,868	358.90
Other reserves	77,572	75,993	(2.04)
Undivided earnings	153,274	191,171	24.72
Total Liabilities and Equity	<u>\$5,918,975</u>	<u>\$6,178,552</u>	4.39%

CONSOLIDATED STATEMENT OF OPERATIONS OF STATE CREDIT UNIONS

(Excludes Central Credit Union of Michigan)

(000's Omitted)

	1987	1988	Percent Increase (Decrease)
Operating Income			
Interest on loans	\$391,407	\$425,542	8.72%
Less: Interest refund	(6,677)	(5,751)	(13.87)
Income from investments	161,698	172,381	6.61
Other operating income	24,092	29,758	23.52
Gross Income	570,520	621,930	9.01
Cost of funds			
Dividends	181,035	190,631	5.30
Interest on deposits	117,812	124,003	5.25
Interest on borrowings	1,034	1,792	73.31
Total Interest/Dividend Expense	299,881	316,426	5.52
Gross Earnings	270,639	305,504	12.88
Operating expense			
Employee compensation and benefits	89,729	98,607	9.89
Cost of space	14,225	15,066	5.91
Office operations expense	44,388	44,389	- 0 -
Professional and outside services	17,576	18,756	6.71
Examination and supervision fees	2,105	2,283	8.46
Other operating expense	29,643	38,660	30.42
Total Operating Expense	197,666	217,761	10.17
Net Operating Income	72,973	87,743	20.24
Non-operating gains or losses (net)	69	657	852.17
Net Earnings	73,042	88,400	21.02
Provision for Loan Losses	22,534	25,422	12.82
Retained Earnings	<u>\$ 50,508</u>	<u>\$ 62,978</u>	24.69%

CENTRAL CREDIT UNION OF MICHIGAN
Southfield, Michigan

(000's Omitted)

BALANCE SHEET

December 31, 1987

December 31, 1988

ASSETS

Loans		
Corporate member loans	\$ 20,881	\$ 33,825
Other loans	5,841	5,159
Investments		
U.S. Government obligations and Federal agency securities	14,048	9,408
U.S. Central Credit Union	1,020,926	973,253
Other Investments	126,823	159,005
Cash and funds due from banks	11,982	35,964
Net fixed assets	131	453
Other assets	<u>11,248</u>	<u>18,817</u>
Total Assets	<u>\$1,211,880</u>	<u>\$1,235,884</u>

LIABILITIES AND EQUITY

Liabilities		
Notes payable	\$ 35,850	\$ 118,253
Other liabilities	7,550	11,202
Savings		
Certificates	569,203	592,229
Daily shares	500,446	386,529
Corporate shares	- 0 -	- 0 -
Capital shares	70,774	75,538
Special deposits	- 0 -	- 0 -
Undistributed	11,278	32,958
Equity		
Regular/statutory reserve	908	908
Special reserves	15,861	18,257
Other reserves	- 0 -	- 0 -
Undivided earnings	<u>10</u>	<u>10</u>
Total Liabilities and Equity	<u>\$1,211,880</u>	<u>\$1,235,884</u>

STATEMENT OF OPERATIONS

1987

1988

Operating income		
Interest on corporate member loans	\$ 585	\$ 1,102
Interest on other loans	517	552
Income from investments	88,035	95,600
Other operating income	<u>262</u>	<u>649</u>
Gross Income	\$ 89,406	\$ 97,903
Cost of funds		
Dividends-member accounts	82,342	88,593
Interest on borrowings	2,159	4,412
Other interest expense	<u>- 0 -</u>	<u>- 0 -</u>
Total Interest/Dividend Expense	\$ 84,501	\$ 93,005
Gross Earnings	4,905	4,898
Operating expense		
Employee compensation and benefits	750	973
Cost of space	41	43
Office operations expense	361	658
Professional and outside services	259	312
Examination and supervision fees	98	102
Other operating expense	<u>263</u>	<u>271</u>
Total Operating Expense	\$ 1,772	\$ 2,359
Net Operating Income	3,133	2,539
Non-operating gains or losses (net)	<u>(3)</u>	<u>(143)</u>
Net Earnings	<u>\$ 3,130</u>	<u>\$ 2,396</u>

SIGNIFICANT FINANCIAL RATIOS OF STATE CREDIT UNIONS

(Excludes Central Credit Union of Michigan)

KEY OPERATING RATIOS	1984	1985	1986	1987	1988
Loan reserves/total loans	5.76%	5.93%	5.88%	5.77%	5.61%
Delinquent loans/total loans	2.23	2.06	2.19	2.13	1.96
Delinquent loans/loan reserves	38.81	34.75	41.18	36.89	35.02
Salary and benefits/income	14.63	14.76	14.98	15.73	15.84
Operating expense(-PLL)/income	31.66	33.01	34.84	34.64	34.98
Operating expense(-PLL)/total assets	3.73	3.56	3.43	3.34	3.52
Equity/total assets	6.75	6.72	6.60	6.73	7.55
Total loans/total assets	63.88	58.97	54.49	56.52	61.16
Total investments/total assets	30.90	36.04	40.31	38.31	33.10
Fixed assets/total assets	2.28	2.05	2.00	2.16	2.29
Total loans/total savings	70.87	64.82	59.48	61.77	67.48
Total borrowings/total savings	0.90	0.40	0.18	0.20	0.31
Average return on investments	9.75	8.23	7.55	6.86	7.67
(Income on investments/average investments outstanding)					
Average cost of savings	7.47	7.19	6.39	5.65	5.64
(Interest & dividends/average total savings)					
Average cost of borrowed money	11.08	6.72	10.49	9.78	10.15
(Interest on borrowings/average borrowings outstanding)					
Average gross return on loans	14.20	13.95	13.42	12.50	11.99
(Gross income on loans/average loans)					
Average net return on loans (after interest refund) . . .	13.90	13.67	13.19	12.28	11.83
(Net income on loans/average loans)					
DISTRIBUTION OF GROSS INCOME					
Interest refund to borrowers	1.49%	1.45%	1.19%	1.15%	0.92%
Operating expense(-PLL)	31.19	32.54	32.16	34.15	34.66
Interest on borrowings	0.74	0.32	0.23	0.18	0.28
Interest and dividend cost	54.06	55.12	54.19	51.77	50.07
Reserves	6.00	4.12	5.40	6.02	4.05*
Retained earnings	<u>4.45</u>	<u>6.52</u>	<u>6.83</u>	<u>6.73</u>	<u>10.02</u>
Total	100.00%	100.00%	100.00%	100.00%	100.00%

*Provision for Loan Losses Expense Only

EARNINGS ANALYSIS

Gross return on assets	12.30%	11.67%	10.64%	9.89%	10.18%
(Gross income after interest refund/average assets)					
Less: Cost of funds	6.84	6.57	5.86	5.19	5.17
Equals: Gross spread	5.46	5.10	4.78	4.70	5.01
Less: Operating expenses(-PLL)	3.89	3.69	3.46	3.43	3.56
Required reserve transfers	.75	.65	.58	.59	0.42*
Equals: Net return on assets (Margin)	.82	.76	.74	.68	1.03
(Net income/average assets)					

*Provision for Loan Losses Expense Only

CLASSIFICATION OF STATE CREDIT UNIONS BY ASSET SIZE

(Excludes Central Credit Union of Michigan)

December 31, 1988

	Number of Credit Unions	Percentage In Group	Total Assets (000's Omitted)	Percentage In Group
\$250,000 or less	14	3.24%	\$ 1,860	.03%
\$250,000 to \$500,000	29	6.71	10,862	.17
\$500,000 to \$1,000,000	42	9.72	31,428	.51
\$1,000,000 to \$2,000,000	47	10.88	68,327	1.11
\$2,000,000 to \$5,000,000	95	21.99	307,090	4.97
\$5,000,000 to \$10,000,000	57	13.20	421,395	6.82
\$10,000,000 to \$20,000,000	60	13.89	907,147	14.68
\$20,000,000 to \$50,000,000	62	14.35	1,756,258	28.43
Over \$50,000,000	26	6.02	2,674,185	43.28
Total	432	100.00%	\$6,178,552	100.00%

STATISTICAL DATA OF STATE CREDIT UNIONS

(Excludes Central Credit Union of Michigan)

	1984	1985	1986	1987	1988
Number of credit unions	499	479	464	445	432
Number of credit union members	1,770,913	1,863,989	1,970,661	2,067,670	2,131,573
Total assets*	\$3,728,996	\$4,496,006	\$5,418,953	\$5,918,975	\$6,178,552
Total loans outstanding*	\$2,365,152	\$2,631,759	\$2,952,608	\$3,345,363	\$3,779,017
Total savings (shares and deposits)*	\$3,361,142	\$4,090,319	\$4,962,816	\$5,415,433	\$5,600,305
Number of loans made during year	1,217,910	1,306,451	1,535,664	1,508,365	1,917,352
Amount of loans made during year*	\$1,827,471	\$1,794,199	\$1,984,217	\$2,128,429	\$2,385,747
Amount of loans over two months past due at year end*	\$ 53,222	\$ 54,679	\$ 64,783	\$ 71,186	\$ 74,222
Net charges to loan reserves*	\$ 9,659	\$ 9,168	\$ 12,914	\$ 21,697	\$ 25,713

*(000's omitted in dollar amounts)

CORPORATE CHANGES AND RELATED INFORMATION

	1984	1985	1986	1987	1988
Number of state credit unions	500	480	465	446	433
Number of federal credit unions	264	250	243	236	228
Number of state credit unions chartered	0	0	1	0	0
Number of federal credit unions chartered	0	1	0	0	0
Number of state credit unions closed - voluntary dissolution	0	0	0	0	0
Number of federal credit unions closed - voluntary dissolution	0	0	0	0	0
Number of state credit unions closed - involuntary dissolution	1	0	0	1	1
Number of federal credit unions closed - involuntary dissolution	0	0	0	0	2
Number of state credit unions merged into state credit unions	12	16	13	15	9
Number of federal credit unions merged into federal credit unions	8	9	6	3	3
Number of state credit unions merged into federal credit unions	3	4	3	3	3
Number of federal credit unions merged into state credit unions	3	6	4	4	2
Number of state credit unions converted to federal charter	0	0	0	0	0
Number of federal credit unions converted to state charter	0	0	0	0	0

CHANGES IN CORPORATE TITLE

Date of Change	From	To	City
Jan. 26, 88	Gabrini Credit Union	Allen Park Community Credit Union	Allen Park
July 11, 88	Blue Cross-Blue Shield Employees Credit Union	Health One Credit Union	Detroit
April 26, 88	Flier City Mill Employees Credit Union	Flier Credit Union	Flier City
July 28, 88	Bon Secours - Cottage and Affiliates Credit Union	B S C Health Care Services Credit Union	Harper Woods
April 26, 88	Consumers Power Credit Union	Consumers Professional Credit Union	Lansing
Aug. 23, 88	Welch Foods, Inc. Credit Union	Welch's Credit Union	Lawton
April 4, 88	Lincoln-Allen Credit Union	Lincoln Park Community Credit Union	Lincoln Park

CREDIT UNION PLACED IN INVOLUNTARY DISSOLUTION UNDER THE AUTHORITY CONTAINED IN SECTION 20(2) OF ACT 285, P.A. 1925, AS AMENDED

Date of Involuntary Dissolution	Name of Credit Union	Location
June 3, 88	Saint Matthew's Credit Union	1609 Walker, N.W. Grand Rapids, MI

CREDIT UNIONS MERGED
UNDER THE AUTHORITY CONTAINED IN SECTION 4(s) AND 20a OF ACT 285, P.A. 1925, AS AMENDED

Date of Merger	Name of Credit Union	City
June 8, 88	Industrial Business Credit Union Merged Into Healthcare Family Credit Union, Bay City	Bay City
Sept. 27, 88	Knights of Pythias - Detroit Lodge 55 Credit Union Merged Into Telcom Credit Union, Southfield	Berkley
Sept. 28, 88	Jos. Campau Avenue Church of God Credit Union Merged Into First Financial Credit Union, Detroit	Detroit
Aug. 23, 88	Building Trades - AFL-CIO Credit Union Merged Into El-Ga Credit Union, Flint	Flint
Aug. 23, 88	Teer-Wickwire Employees Credit Union Merged Into Kelsey Employees Federal Credit Union, Jackson	Jackson
July 28, 88	Manistee Catholic Central Credit Union Merged Into Manistee-Public Employees Credit Union, Manistee	Manistee
Oct. 25, 88	Dana Detroit Employees Credit Union Merged Into Motor City Co-op Credit Union, Detroit	Mt. Clemens
Feb. 2, 88	Father Marquette-Muskegon Deanery Credit Union Merged Into Tru-Valu Credit Union, Muskegon	Muskegon
Feb. 10, 88	Muskegon Central Trades Credit Union Merged Into Muskegon Co-op Federal Credit Union, Muskegon	Muskegon
Dec. 2, 88	Otsego Falls Credit Union Merged Into Mead-Otsego Employees Credit Union, Otsego	Plainwell
Sept. 12, 88	City County Associates Credit Union Merged Into Flagship Federal Credit Union, Port Huron	Port Huron
Feb. 10, 88	Baker Perkins Employees Credit Union Merged Into Education Employees Credit Union, Saginaw	Saginaw

STATE CHARTERED CREDIT UNIONS AS OF DECEMBER 31, 1988

(000's Omitted)

City	Name of Credit Union	Total Assets	Total Loans	Total Shares and Deposits
Ada	AMWAY Employees Credit Union	10,298	9,167	9,317
Adrian	Lenco Ed Credit Union	9,767	5,714	9,012
Albion	AMICO Credit Union	665	616	513
Allegan	Allegan County Catholic Credit Union	1,033	849	926
Allegan	Allegan Teachers Credit Union	712	511	640
Allen Park	Allen Park Community Credit Union	30,109	12,667	27,437
Allen Park	Allen Park Presbyterian Credit Union	120	76	108
Allen Park	Allen Park VA Credit Union	2,377	2,037	2,165
Alma	Gratiot Community Credit Union	5,615	4,500	5,435
Alpena	Abitibi Employees Credit Union	5,032	3,328	4,580
Alpena	Alpena Catholic Credit Union	914	649	874
Alpena	Alpena County Medical Credit Union	5,071	3,012	4,742
Alpena	Alpena-Alcona Area Credit Union	25,813	18,448	24,061
Alpena	Besser Credit Union	19,489	13,102	18,154
Alpena	H.P.C. Credit Union	25,026	10,587	23,462
Alpena	Stoneport Employees Credit Union	1,759	1,400	1,575
Alpena	Tri-Co Credit Union	850	580	770
Ann Arbor	Hospital and Health Services Credit Union	51,003	30,892	46,129
Ann Arbor	Huron River Area Credit Union	35,522	30,499	31,347
Ann Arbor	I.D.C. Credit Union	4,195	3,297	3,713
Ann Arbor	University of Michigan Credit Union	69,521	41,034	65,750
Battle Creek	Battle Creek Building Trades Credit Union	3,106	2,020	2,855
Battle Creek	Battle Creek Enquirer Credit Union	1,805	1,027	1,576
Battle Creek	Battle Creek Postal Credit Union	2,345	1,880	2,069
Battle Creek	GASCO Credit Union	616	324	547
Battle Creek	Metrocom Area Credit Union	4,450	3,096	4,188
Battle Creek	Omni Family Credit Union	42,919	23,350	37,625
Battle Creek	Post Employees Credit Union	31,028	15,300	27,233
Battle Creek	School Employees Credit Union	24,250	18,198	22,499
Battle Creek	Weston Biscuit Employees Credit Union	289	195	218
Bay City	Bay Governmental Credit Union	11,405	7,073	10,040
Bay City	COPOCO Credit Union	19,535	10,962	17,354
Bay City	Healthcare Family Credit Union	15,196	12,883	14,047
Bay City	RWC Employees Credit Union	2,494	1,569	2,164

STATE CHARTERED CREDIT UNIONS AS OF DECEMBER 31, 1988

(000's Omitted)

City	Name of Credit Union	Total Assets	Total Loans	Total Shares and Deposits
Bay City	School Employees Credit Union	33,394	15,532	30,359
Bay City	United Bay City Credit Union	40,354	21,578	37,279
Beiding	Extruded Metals Employees Credit Union	635	503	448
Benton Harbor	Gast Employees Credit Union	2,851	2,383	2,595
Berkley	Berkley LaSalette Community Credit Union	13,663	9,650	13,293
Big Rapids	Hanchett Employes Credit Union	373	273	314
Birch Run	Birch Run Area Credit Union	982	790	951
Birmingham	Birmingham Teachers Credit Union	14,870	8,053	13,571
Blissfield	St. Peters Parish Credit Union	324	255	286
Bloomfield Hills	Bloomfield Hills School Employees Credit Union	5,350	2,781	4,623
Bridgeport	United Saginaw Credit Union	13,781	11,191	12,930
Bruce Crossing	Settler's Co-operative Credit Union	2,382	1,281	2,237
Buchanan	Buchanan Farmers Credit Union	8,584	4,231	6,878
Burton	Family Community Credit Union	15,783	8,387	15,240
Cadillac	Northwestern Public Employees Credit Union	10,513	6,337	9,615
Cadillac	Wexford Community Credit Union	14,588	10,791	14,025
Canton	KEMBA Credit Union	10,197	5,062	8,528
Cass City	Walbro Employees Credit Union	364	295	336
Cedarville	Port Dolomite Credit Union	1,069	482	993
Center Line	Father Kramer Credit Union	9,111	7,416	8,333
Center Line	Tri-County Veterans Credit Union	1,000	538	897
Center Line	Warren Schools Credit Union	62,561	33,449	56,259
Charlotte	Aluminum Credit Union	987	862	808
Charlotte	Eaton County Educational Employees Credit Union	13,902	9,233	11,780
Chesaning	Christopher Credit Union	1,811	874	1,581
Clarkston	Clarkston Brandon Schools Credit Union	10,257	7,855	9,177
Clawson	C S E Credit Union	19,533	9,640	17,407
Clawson	Royal Oak Postal Employees Credit Union	986	750	777
Clawson	T & I Credit Union	27,984	15,814	25,468
Coldwater	Coldwater Area Credit Union	2,925	2,325	2,741
Comstock Park	G R Building Trades Credit Union	9,032	7,370	8,197
Croswell	Croswell Pickle Co. Employees Credit Union	363	242	300
Croswell	Sanilac County Teachers Credit Union	2,088	2,044	1,894
Croswell	St. Patrick (Croswell) Credit Union	553	504	380

STATE CHARTERED CREDIT UNIONS AS OF DECEMBER 31, 1988

(000's Omitted)

City	Name of Credit Union	Total Assets	Total Loans	Total Shares and Deposits
Dearborn	ACM Employees Credit Union	40,997	12,972	37,817
Dearborn	Co-op Services Credit Union	80,979	53,518	73,613
Dearborn	Dairymen's Credit Union	13,926	5,147	9,851
Dearborn	Dearborn Churches Credit Union	4,439	1,725	4,164
Dearborn	Dearborn Municipal Employees Credit Union, The	3,170	2,504	2,750
Dearborn	Dearborn Postal Employees Credit Union	1,786	1,516	1,634
Dearborn	Dearborn Schools Credit Union	35,191	12,706	31,834
Dearborn	Lethers Credit Union	489	150	439
Dearborn	Pere Marquette Employes' Credit Union	21,392	9,368	18,943
Dearborn	Rouge Employees Credit Union	18,996	17,156	14,797
Dearborn Heights	Dearborn Heights Employees Credit Union	489	380	450
Dearborn Heights	St. Linus Credit Union	3,001	1,665	2,737
Detroit	AMEZ United Credit Union	177	40	147
Detroit	Bakery Drivers, Salesmen, Local No. 51 Credit Union	1,373	1,231	1,172
Detroit	Bethel Baptist Church East Credit Union	272	102	252
Detroit	Bornmen Credit Union	18,605	8,737	16,979
Detroit	Champion Employees Credit Union	3,314	2,377	2,421
Detroit	Communicating Arts Credit Union	15,305	10,420	14,317
Detroit	Contrak Credit Union	3,069	1,768	2,787
Detroit	Craftsman Credit Union	29,474	8,295	25,032
Detroit	Designing Engineers Credit Union	14,495	6,506	12,880
Detroit	Detroit Edison Employees Credit Union, The	177,065	116,535	160,313
Detroit	Detroit Methodist Conference Credit Union	3,480	1,776	3,142
Detroit	Detroit Municipal Credit Union	183,797	51,601	169,076
Detroit	Detroit New Calvary Baptist Church Credit Union	1,204	462	1,007
Detroit	Detroit Peerless Employees Credit Union	547	223	488
Detroit	Detroit Postal Employees Credit Union, The	53,987	19,724	46,309
Detroit	Detroit Teachers Credit Union	172,903	98,343	157,197
Detroit	E. W. Daniel Episcopal Credit Union	84	14	65
Detroit	Ebenezer A.M.E. Church Credit Union	295	190	261
Detroit	Electrical Workers Local 58 Credit Union	2,327	1,801	2,202
Detroit	Fannie B. Peck Credit Union of Bethel A.M.E. Church	327	22	244
Detroit	First Financial Credit Union	21,984	13,834	19,253
Detroit	Gasco Employees Credit Union	36,561	15,840	33,847

STATE CHARTERED CREDIT UNIONS AS OF DECEMBER 31, 1988

(000's Omitted)

City	Name of Credit Union	Total Assets	Total Loans	Total Shares and Deposits
Detroit	Grace Church Credit Union	28	14	24
Detroit	Grand Trunk Railroad Employees' Credit Union	2,626	1,708	2,492
Detroit	Greater Christ Baptist Church Credit Union	638	244	603
Detroit	Greater New Mt. Moriah Baptist Church Credit Union	162	113	138
Detroit	Health One Credit Union	7,529	6,330	7,003
Detroit	Holy Cross Council Credit Union	716	389	610
Detroit	I. M. Detroit District Credit Union	475	14	303
Detroit	Lutheran Credit Union of Greater Detroit	602	407	567
Detroit	M. E. S. Credit Union	7,024	6,467	5,952
Detroit	Metropolitan Church of God Credit Union	32	14	27
Detroit	Motor City Co-Op Credit Union	53,619	33,990	47,243
Detroit	Mount Carmel Mercy Credit Union	2,587	2,153	2,326
Detroit	Northeast Catholic Credit Union	29,177	24,906	26,308
Detroit	Northwest Parish Credit Union	1,111	963	991
Detroit	Peoples Community Church Credit Union	648	253	568
Detroit	Prince Hall Credit Union	166	55	117
Detroit	Public Service Credit Union	51,822	34,272	48,484
Detroit	Saint Peter and Paul Orthodox Credit Union, The	356	217	332
Detroit	Scott Methodist Credit Union	160	10	138
Detroit	Sinel Health Services Credit Union	2,911	2,475	2,739
Detroit	St. Bartholomew Parish Credit Union	1,008	457	915
Detroit	St. Gabriel Parish Credit Union	2,159	1,094	1,858
Detroit	St. Gemma Parish Credit Union	332	179	290
Detroit	St. John Presbyterian Church Credit Union	313	214	271
Detroit	Teamsters Credit Union	11,103	6,507	10,450
Detroit	Trailer Credit Union	4,345	2,076	3,919
Detroit	UNITY Credit Union	21,344	11,078	19,718
Detroit	Vernon Chapel Credit Union	273	37	229
Detroit	Warrendale Community Credit Union	9,180	5,154	8,623
Drayton Plains	Lakeland Catholic Credit Union	2,678	1,461	2,406
Drummond Island	De Tour Drummond Community Credit Union	3,565	1,865	3,364
East Detroit	East Detroit Schools Credit Union	4,532	2,270	4,139
East Tawas	National Gypsum Employees Credit Union	1,416	1,093	1,212
Eaton Rapids	Wesley Credit Union	3,628	1,996	3,083

STATE CHARTERED CREDIT UNIONS AS OF DECEMBER 31, 1988

(000's Omitted)

City	Name of Credit Union	Total Assets	Total Loans	Total Shares and Deposits
Ecorse	Ecorse Municipal Employees Credit Union	773	503	653
Edmore	Hitachi Employees Credit Union	2,275	2,090	1,873
Edmore	Montcalm Public Employees Credit Union	2,809	2,698	2,500
Escanaba	Bay de Noc State Employees Credit Union	9,649	5,509	8,763
Escanaba	Delta County Credit Union	22,411	10,439	21,339
Escanaba	Delta County Printing Trades Credit Union	134	81	120
Escanaba	Delta County Teachers Credit Union	2,329	1,951	2,186
Essexville	Essexville Columbus Credit Union	246	174	210
Farmington	Suburban Catholic Credit Union	17,260	8,744	16,002
Ferndale	Credit Union One	196,685	130,435	184,387
Ferndale	Pattern Makers Credit Union	3,791	1,970	3,585
Filer City	Filer Credit Union	13,027	6,397	11,931
Flint	El-Ga Credit Union	18,048	9,261	16,636
Flint	Flint Area School Employees Credit Union	76,709	32,397	66,783
Flint	Flint Federal Employees Credit Union	6,346	4,983	5,703
Flint	Flint Municipal Credit Union	22,889	15,682	21,183
Flint	Genesee County Employees Credit Union	3,172	2,186	2,812
Flint	Grand Blanc Auto Workers Credit Union	21,444	11,682	17,795
Flint	McDonald Dairy Employees Credit Union	908	732	840
Flint	North Flint Catholic Credit Union	4,598	3,146	4,461
Frankenmuth	Frankenmuth Credit Union	17,593	13,113	16,611
Frankenmuth	Universal Employees' Credit Union	2,268	376	1,941
Fraser	Cross Company Employees' Credit Union, The	665	603	506
Fremont	Newaygo County School Employees Credit Union	3,946	2,736	3,654
Garden City	Garden City Community Credit Union	1,817	592	1,744
Grand Haven	Bastian-Blessing Employees Credit Union	2,871	1,797	2,656
Grand Haven	North Ottawa Credit Union	773	725	691
Grand Haven	Ottawa County School Employees Credit Union	18,470	11,987	17,092
Grand Haven	Tri-Cities Credit Union	6,005	4,289	5,611
Grand Rapids	A A C Credit Union	10,711	4,965	9,706
Grand Rapids	A. T. L. Employees Credit Union	9,410	4,382	8,401
Grand Rapids	AMI Employees' Credit Union	1,473	1,325	1,278
Grand Rapids	Aquinas College Credit Union	3,212	1,958	2,831
Grand Rapids	Bell Com Credit Union	51,680	41,468	47,273

STATE CHARTERED CREDIT UNIONS AS OF DECEMBER 31, 1988

(000's Omitted)

City	Name of Credit Union	Total Assets	Total Loans	Total Shares and Deposits
Grand Rapids	Bissell Employees Credit Union	4,304	3,442	3,881
Grand Rapids	Blackmer Pump Credit Union	706	624	624
Grand Rapids	Blessed Sacrament Parish Credit Union	719	646	624
Grand Rapids	Blodgett Memorial Medical Center Credit Union	4,552	3,104	4,184
Grand Rapids	Food Marketers Credit Union	9,296	8,342	8,328
Grand Rapids	Grand Rapids Federal Employees Credit Union	22,919	16,972	21,029
Grand Rapids	Grand Rapids Municipal Employees' Credit Union	12,362	7,573	11,276
Grand Rapids	Grand Rapids Teachers Credit Union	86,536	48,522	80,616
Grand Rapids	GRDT Employees Credit Union	3,354	2,168	3,105
Grand Rapids	Guardsman Employees Credit Union	1,313	989	1,205
Grand Rapids	Health Care Credit Union	11,020	9,197	10,290
Grand Rapids	John Widdicombe Co. Employees Credit Union, The	299	244	265
Grand Rapids	K-V Employees Credit Union	2,278	1,731	1,998
Grand Rapids	Keeler Brass Employees Credit Union	2,542	2,021	2,237
Grand Rapids	Kent County Employees Credit Union	7,707	5,677	7,004
Grand Rapids	L S I Credit Union	31,469	21,837	28,111
Grand Rapids	Latvian Credit Union	2,912	1,188	2,597
Grand Rapids	M P S Employees Credit Union	787	358	614
Grand Rapids	Meljer Employees Credit Union	22,777	16,717	21,372
Grand Rapids	North Kent Catholic Credit Union	1,678	1,633	1,466
Grand Rapids	Oak Industrial Park Credit Union	6,924	3,862	6,529
Grand Rapids	Saint Mary's Hospital Credit Union	6,579	4,773	6,167
Grand Rapids	Steelcase Employees Credit Union	41,333	23,235	37,018
Grand Rapids	West Michigan State Employees Credit Union	23,556	16,981	21,220
Grand Rapids	Western Districts Employees Credit Union	8,944	5,427	7,979
Grandville	AlloyTek Employees Credit Union	1,709	879	1,220
Grandville	Southwest Catholic Credit Union	1,823	763	1,563
Greenville	Ranney Refrigerator Employees Credit Union	371	192	318
Hamtramck	St. Ladislaus Credit Union	785	392	747
Harper Woods	B S C Health Care-Services Credit Union	6,589	4,695	5,973
Hart	Oceana School Employees Credit Union	465	378	414
Hastings	Thornapple Valley Community Credit Union	5,307	4,058	5,060
Highland	Huron Valley Schools Credit Union	6,559	4,284	6,001
Highland Park	Highland Park School Employees Credit Union	2,038	1,398	1,938

STATE CHARTERED CREDIT UNIONS AS OF DECEMBER 31, 1988

(000's Omitted)

City	Name of Credit Union	Total Assets	Total Loans	Total Shares and Deposits
Holland	Big Dutch Fleet Credit Union, The	6,014	4,041	5,310
Holland	Donnelly Credit Union	3,219	2,128	3,033
Holland	Holland Central Trades Credit Union	17,700	13,939	16,149
Holland	Holland General Electric Employees Credit Union	3,816	1,174	3,481
Holland	Holland Machine Employees Credit Union	793	682	655
Holland	Holland Municipal Employees Credit Union	4,935	3,240	4,569
Howell	Citizens' Credit Union	2,557	2,179	2,274
Ionia	Auto Body Workers Credit Union of Ionia	1,491	1,200	1,305
Ionia	Governmental Employees Credit Union of Ionia	8,604	3,497	7,377
Iron River	Southwest Iron County Community Credit Union	3,316	2,234	3,117
Jackson	Aeroquip Employees Credit Union	12,337	9,069	11,331
Jackson	Catholic Community Credit Union	1,228	968	1,147
Jackson	Educators and Employees Credit Union	21,167	17,579	19,196
Jackson	Jackson City County Credit Union	5,749	3,352	5,150
Jackson	Jackson County Printing and Publishing Employees Credit Union	2,047	1,396	1,898
Jackson	Michigan Railroaders Credit Union	1,566	949	1,403
Jackson	South Central State Employees Credit Union	14,186	13,148	12,541
Kalamazoo	Auto Workers Credit Union	26,296	20,528	24,016
Kalamazoo	Consumers Credit Union	8,363	7,054	7,121
Kalamazoo	Kalamazoo Building Trades Credit Union	3,287	1,916	3,031
Kalamazoo	Kalamazoo Gazette Employees Credit Union	1,903	1,406	1,649
Kalamazoo	Kalamazoo State Hospital Employees' Credit Union	5,913	4,732	5,560
Kalamazoo	KALSEE Credit Union	22,662	13,319	20,664
Kalamazoo	Northwest Industrial Credit Union	10,796	5,102	10,178
Kalamazoo	Papermakers Credit Union	3,672	1,926	3,400
Kalamazoo	School Employees Credit Union	56,555	37,576	50,990
Kalamazoo	Southwestern State Employees Credit Union	19,256	10,492	17,810
Kentwood	Grand Valley Co-op Credit Union	28,654	18,469	26,798
Lake Leelanau	Leelanau Catholic Credit Union	921	538	774
Lake Orion	Orion-Oxford Community Credit Union	3,424	2,448	3,170
Lansing	Auto Body Credit Union	70,999	47,362	65,600
Lansing	Auto-Owners Employees Credit Union, The	6,735	4,138	6,105
Lansing	Capital Area School Employees Credit Union	51,888	47,139	44,958
Lansing	Communication Services Credit Union	8,252	4,841	7,352

STATE CHARTERED CREDIT UNIONS AS OF DECEMBER 31, 1988

(000's Omitted)

City	Name of Credit Union	Total Assets	Total Loans	Total Shares and Deposits
Lansing	Consumers Professional Credit Union	20,540	14,632	18,004
Lansing	Cooley Lawyers Credit Union	2,064	1,991	1,668
Lansing	Farm Bureau Employees Credit Union	3,745	2,879	3,518
Lansing	Federal Employees Credit Union	5,652	3,926	5,285
Lansing	Gabriels Catholic Credit Union	2,587	2,154	2,266
Lansing	Lansing Building Trades Credit Union	2,041	1,434	1,879
Lansing	Lansing Community Credit Union	24,940	18,493	21,160
Lansing	Lansing Postal Credit Union	12,261	8,970	11,174
Lansing	Medical Credit Union	8,211	5,210	7,542
Lansing	Metro Plus Credit Union	22,892	12,207	20,818
Lansing	Poverello Credit Union	3,083	1,518	2,558
Lansing	Schmidt's Employees Credit Union	1,112	1,071	1,000
Lansing	State Employees Credit Union	189,683	113,619	177,855
Lapeer	Lapeer County Community Credit Union	23,513	19,472	21,691
Lapeer	Lapeer County School Employees Credit Union	4,719	2,672	4,137
Lathrup Village	Southfield Tri-Parish Credit Union	1,232	1,035	1,131
Lawton	Welch's Credit Union	559	484	459
Leonidas	Plastic Workers Credit Union	807	553	696
Lincoln Park	Good Shepherd Credit Union	27,072	13,485	25,714
Lincoln Park	Lincoln Park Community Credit Union	14,972	7,685	13,559
Livonia	Livonia Community Credit Union	18,802	15,056	17,405
Livonia	Parkside Credit Union	25,347	14,170	22,671
Livonia	SAINTS Credit Union	2,929	2,072	2,773
Livonia	Wayne Out County Teachers' Credit Union	119,307	50,347	100,391
Ludington	Dow Ludington Employees' Credit Union	9,796	5,515	8,863
Ludington	Jackson Vibrators Employees Credit Union	1,322	733	1,049
Ludington	Mason County School Employees Credit Union	2,310	1,551	2,047
Manistee	Manistee Public Employees Credit Union	1,055	795	906
Manistee	Manistee Salt Employees Credit Union	1,879	836	1,686
Marquette	Marquette Catholic Credit Union	23,578	9,954	19,637
Marquette	Steelworkers-Local 3111 Credit Union	156	101	131
Marshall	Marshall Community Credit Union	23,548	11,821	21,330
Marysville	Educational and Associates Credit Union	29,677	21,108	28,291
Mason	Wyeth-Mason Credit Union	1,160	939	991

STATE CHARTERED CREDIT UNIONS AS OF DECEMBER 31, 1988

(000's Omitted)

City	Name of Credit Union	Total Assets	Total Loans	Total Shares and Deposits
Melvindale	Downriver Catholic Credit Union	16,178	8,669	15,091
Melvindale	Melvindale Community Credit Union	2,968	1,757	2,730
Menominee	MECU Credit Union	1,198	453	1,066
Menominee	Menominee Area Credit Union	2,806	2,385	2,590
Menominee	Menominee Catholic Credit Union	217	150	192
Menominee	Menominee Local 328 Credit Union	653	505	584
Menominee	Menominee Paper Credit Union	4,866	3,278	4,494
Midland	Dow Chemical Employees Credit Union	253,828	128,297	222,313
Midland	Midland Area Credit Union	20,486	17,437	19,366
Midland	Midland County School Employees Credit Union	20,821	9,479	19,550
Monroe	Monroe County and Municipalities Employees Credit Union	1,949	1,883	1,556
Monroe	Monroe County Community Credit Union	25,548	15,003	23,862
Monroe	Monroe County Teachers' Credit Union	16,452	12,498	14,573
Monroe	St. Michael's - Monroe Credit Union	562	391	479
Mount Clemens	Health Services Credit Union	4,444	3,426	4,001
Mount Clemens	Joint Military Services Credit Union	37,075	28,575	35,193
Mount Clemens	Macomb Schools and Government Credit Union	126,160	83,072	118,338
Mount Pleasant	Isabella Community Credit Union	28,731	21,922	27,406
Munising	Munising Community Credit Union	9,853	6,475	9,059
Muskegon	First General Credit Union	14,490	8,802	11,971
Muskegon	Muskegon Catholic Central Credit Union	1,418	1,275	1,241
Muskegon	Muskegon Consumers Power Employees Credit Union	2,763	2,054	2,305
Muskegon	Muskegon County School Employees Credit Union	17,531	14,984	16,277
Muskegon	Muskegon Piston Ring Employees Credit Union	2,005	1,132	1,744
Muskegon	Muskegon Printing Industrial Employees Credit Union	2,127	1,700	1,979
Muskegon	Muskegon Teachers Credit Union	4,247	2,377	3,680
Muskegon	Sealed Power Employees Credit Union	18,706	8,635	16,395
Muskegon	Tru-Valu Credit Union	5,900	4,941	5,354
Newberry	East Central Upper Peninsula Employees Credit Union	12,517	8,265	11,421
Niles	N.-S. Credit Union	5,239	3,136	4,658
Niles	Tyler Employees Credit Union	3,361	1,881	3,022
Norway	Norway Community Credit Union	2,715	2,360	2,431
Novi	Iron Workers Local 25 Credit Union	2,868	1,678	2,490
Oak Park	Local 17 IBEW Credit Union	1,512	757	1,377

STATE CHARTERED CREDIT UNIONS AS OF DECEMBER 31, 1988

(000's Omitted)

City	Name of Credit Union	Total Assets	Total Loans	Total Shares and Deposits
Oak Park	Our Lady of Fatima Credit Union	1,195	939	1,103
Oak Park	Sheetmetal-Oak Park Municipal Credit Union	4,095	3,801	3,740
Ontonagon	Lake Superior Credit Union	974	838	895
Orchard Lake	West Acres Credit Union	2,464	1,367	2,127
Oscoda	Iosco School Employees Credit Union	8,867	4,140	8,280
Otsego	Mead-Otsego Employees Credit Union	2,255	1,514	1,909
Owosso	Centel Credit Union	7,101	3,755	6,398
Owosso	Our Family Credit Union	1,716	1,547	1,573
Owosso	Owosso Columbus Credit Union	2,618	2,382	2,314
Owosso	Shiawassee Community Credit Union	15,808	12,243	14,391
Owosso	Shiawassee Credit Union	2,027	1,340	1,838
Peikie	Peikie-Copper Country Community Credit Union	2,637	974	2,515
Plainwell	Plainwell Paper Co., Inc. Employees Credit Union	2,331	1,142	1,991
Plymouth	Plymouth Council Credit Union	703	441	645
Pontiac	Hudson's Employees Credit Union	79,478	43,886	73,834
Pontiac	North Oakland Community Credit Union	21,475	16,615	20,254
Pontiac	Oakland County Employees Credit Union	35,951	23,802	33,593
Pontiac	Pontiac Municipal Employees Credit Union	19,937	13,140	18,820
Pontiac	Pontiac Postal Employees Credit Union	7,066	3,826	5,639
Pontiac	Pontiac Telephone Employees Credit Union	28,701	18,312	25,443
Port Huron	Port Huron Paper Credit Union	1,898	1,222	1,770
Port Huron	St. Clair County Manufacturer's Credit Union	21,585	15,998	20,051
Port Huron	Times Herald Employees Credit Union	502	242	465
Port Sanilac	St. Mary's Parish Credit Union	85	44	75
Redford	Redford Municipal Employees Credit Union	1,324	1,166	1,235
Redford	Redford Township Community Credit Union	18,135	12,167	16,405
Reed City	Miller Industries Credit Union	1,159	566	967
Reed City	Osceola Community Credit Union	92	75	77
Reese	St. Elizabeth Parish Credit Union	2,761	2,466	2,563
Richmond	Belle River Community Credit Union	4,394	3,433	4,048
River Rouge	MSGR, Champion K. of C. Credit Union	871	749	733
River Rouge	River Rouge Municipal Credit Union	1,473	990	1,198
Riverview	Riverview Community Employees Credit Union	1,528	1,005	1,296
Rochester	Rochester Schools Credit Union	13,376	9,764	12,749

STATE CHARTERED CREDIT UNIONS AS OF DECEMBER 31, 1988

(000's Omitted)

City	Name of Credit Union	Total Assets	Total Loans	Total Shares and Deposits
Rockwood	Christian Community Credit Union	255	214	210
Rogers City	Calcite Credit Union	14,068	7,241	12,848
Romeo	M P G Credit Union	1,608	1,250	1,604
Romulus	Kerr Employees Credit Union	927	768	788
Roscommon	North Central Area Credit Union	23,178	18,259	20,675
Roseville	ARC Credit Union	4,681	2,458	4,471
Roseville	SERF Credit Union	31,860	24,040	28,725
Roseville	Servitor Credit Union	6,526	5,680	5,410
Roseville	St. Angela Parish Credit Union	4,599	3,313	4,200
Royal Oak	Northwood Transportation Credit Union	17,289	14,792	14,184
Royal Oak	ROME Credit Union	5,954	2,923	5,666
Royal Oak	Royal Oak Community Credit Union	34,718	27,167	33,685
Royal Oak	Royal Oak Schools Credit Union	22,657	10,077	21,169
Royal Oak	St. Mary's of Royal Oak Parish Credit Union	4,412	3,602	4,105
Royal Oak	United Christian Community Credit Union	8,028	7,047	7,182
Rudyard	Rudyard-Pickford Co-op Credit Union	4,973	3,154	4,726
Saginaw	Amalgamated Credit Union	17,442	11,733	14,208
Saginaw	Communications Family Credit Union	129,836	75,162	114,567
Saginaw	Education Employees Credit Union of Saginaw	48,015	23,170	42,360
Saginaw	Holy Spirit Parish Credit Union	6,653	5,415	6,159
Saginaw	Lake Huron Credit Union	9,877	5,071	9,043
Saginaw	Saginaw C. P. Employees Credit Union	12,411	4,331	11,771
Saginaw	Saginaw County Employees Credit Union	9,398	6,475	8,721
Saginaw	Saginaw Eaton Credit Union	15,471	5,682	13,777
Saginaw	Saginaw Farm Bureau Credit Union	6,087	2,721	5,692
Saginaw	Saginaw Municipal Employees Credit Union	17,692	11,505	15,452
Saginaw	Saginaw News Employees Credit Union	838	586	663
Saginaw	Severance Employees Credit Union	287	275	223
Saginaw	Valley State Employees Credit Union	7,690	6,955	6,773
Sault Ste. Marie	Chippewa County Employees Credit Union	4,696	3,883	4,092
Sault Ste. Marie	Federal Employees of Chippewa Co. Credit Union	1,787	872	1,661
Sault Ste. Marie	Sault Ste. Marie Municipal Employees Credit Union	644	494	586
Sault Ste. Marie	Soo Co-op Credit Union	20,561	18,470	18,087
Southfield	Covenant Credit Union	5,773	4,327	5,378

STATE CHARTERED CREDIT UNIONS AS OF DECEMBER 31, 1988

(000's Omitted)

City	Name of Credit Union	Total Assets	Total Loans	Total Shares and Deposits
Southfield	Detroit Federal Employees Credit Union	51,313	28,264	47,664
Southfield	F T D Employees Credit Union	447	185	422
Southfield	Immaculate Heart of Mary Parish Credit Union	3,293	1,870	2,919
Southfield	Michigan Services Credit Union	6,386	3,517	6,005
Southfield	Providence Hospital Employees Credit Union	8,614	4,154	7,917
Southfield	Telcom Credit Union	102,500	64,364	93,193
Southgate	Downriver School Employees Credit Union	15,082	11,544	13,407
Sparta	Rogue River Community Credit Union	6,139	4,880	5,491
Spring Lake	West Grand River Community Credit Union	1,343	1,249	1,121
St. Joseph	Berrien Teachers Credit Union	37,189	30,308	35,104
St. Joseph	Lake-View Credit Union	1,253	981	1,108
St. Joseph	Lakeland Credit Union	22,835	18,783	21,179
Standish	Standish Community Credit Union	2,171	1,873	2,077
Sterling Heights	Sterling - Van Dyke Credit Union	17,578	10,893	15,351
Sterling Heights	Vandyke Industrial Park Credit Union	5,767	3,400	5,239
Tawas City	D. and M. Credit Union	714	540	586
Taylor	D. T. & I. Employees Credit Union	8,118	3,529	7,554
Taylor	St. Cyril and St. Paschal Credit Union	4,347	2,698	4,143
Taylor	Taylor Community Credit Union	21,454	10,930	20,139
Tecumseh	TLC Community Credit Union	48,585	31,430	44,842
Temperance	Mt. Carmel Credit Union	344	228	323
Traverse City	Burwood Credit Union	407	292	350
Traverse City	Governmental Employees Credit Union	33,566	29,827	30,794
Traverse City	T.C.I.W. Credit Union	2,450	2,161	2,320
Traverse City	TBA Education Credit Union	14,744	12,728	13,695
Traverse City	Trades Credit Union	2,034	1,800	1,890
Trenton	Trenton Governmental Credit Union	12,664	7,512	11,714
Trenton	Trenton Resins Credit Union	431	326	382
Troy	Oakland Catholic Credit Union	34,182	15,464	31,353
Troy	SOC Credit Union	73,770	61,656	61,643
Union Lake	St. Patrick Credit Union	379	281	337
Utica	St. Lawrence Columbus Credit Union	8,201	4,520	7,786
Vicksburg	Simpson Lee Employees Credit Union	967	912	848
Warren	El-County Catholic Credit Union	4,801	1,136	4,240

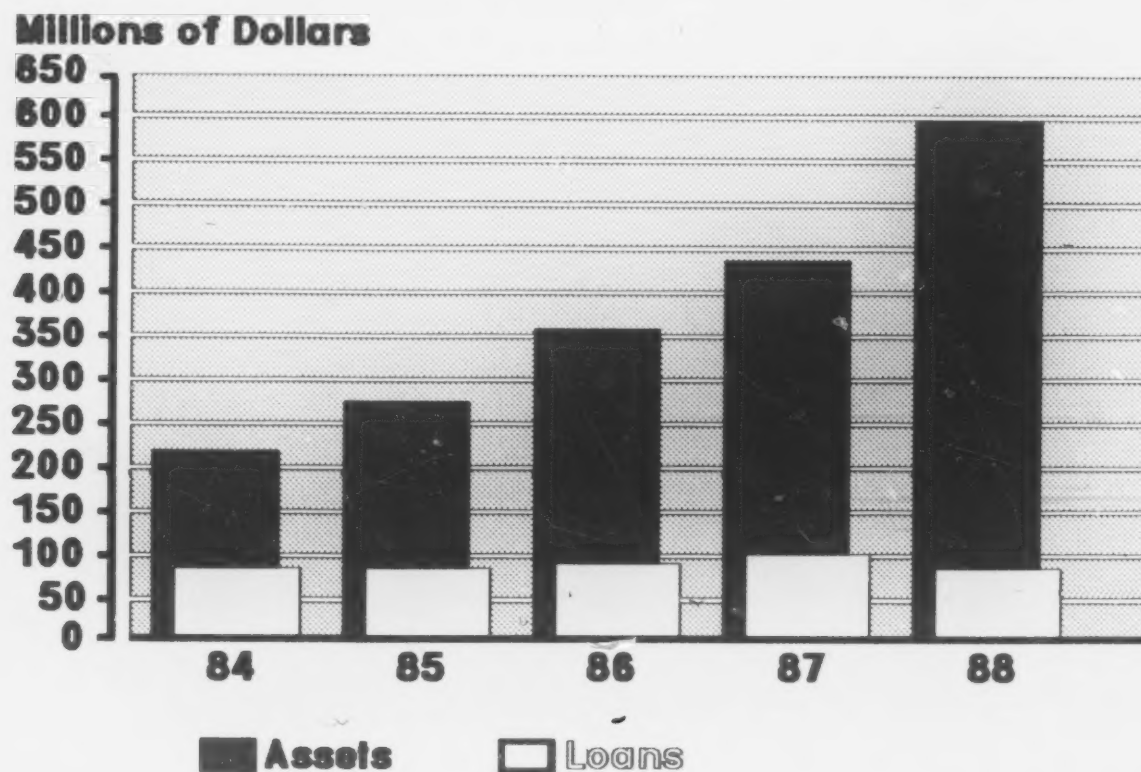
STATE CHARTERED CREDIT UNIONS AS OF DECEMBER 31, 1988

(000's Omitted)

City	Name of Credit Union	Total Assets	Total Loans	Total Shares and Deposits
Warren	E.M.I. Employees Credit Union	748	424	654
Warren	Future Credit Union of Detroit	18,025	8,114	17,044
Warren	Macomb County Postal Employees Credit Union	636	404	538
Warren	Multi-Parish Credit Union	499	292	451
Warren	St. Cletus Credit Union	3,171	1,807	2,965
Warren	St. Leonard's Parish Credit Union	510	392	462
Warren	St. Mark's Credit Union	1,616	928	1,516
Warren	St. Sylvester Parish Credit Union	1,270	1,072	1,115
Warren	Tek-Ni-Kai Credit Union	9,830	7,559	9,006
Waterford	United Family Credit Union	5,915	3,663	5,240
West Branch	Ogemaw Community Credit Union	8,495	5,696	7,929
Westland	C & S Credit Union	16,558	9,061	15,282
Westland	Eloise Credit Union	10,752	6,822	9,077
White Pigeon	Eddy Paper Employees Credit Union	411	334	343
Whitehall	Howmet Employees Credit Union	22,497	14,540	20,395
Whitehall	Whitehall Leather Employees Credit Union	352	226	297
Winn	Morbark Employees Credit Union	401	305	364
Wyandotte	Pennwalt Employees Credit Union	930	907	774
Wyoming	Allied Employers Credit Union	3,844	3,128	3,487
Wyoming	American Box Board Company Employees' Credit Union	1,120	718	922
Wyoming	Employees of Keebler Company's Grand Rapids Bakery Credit Union	1,620	873	1,459
Wyoming	Multi-Products Credit Union	33,383	24,577	29,912
Wyoming	Spartan Stores Credit Union	4,442	3,230	4,133
Ypsilanti	Eastern Michigan University Credit Union	4,378	2,403	3,816

CONSUMER FINANCE
CHARTS AND TABLES

COMPARATIVE CHART OF ASSETS AND LOANS OF REGULATORY LOAN LICENSEES IN MICHIGAN



CONSOLIDATED BALANCE SHEET

Regulatory Loan Licensees

(000's Omitted)

	December 31, 1987 <u>64 Licensees</u>	December 31, 1988 <u>61 Licensees</u>	Percent Increase (Decrease)
ASSETS			
Cash on hand and in banks	\$ 384	\$ 422	9.90%
Loans receivable	101,987	86,888	(14.80)
Real estate (less depreciation)	0	0	—
Furniture, fixtures and equipment (less depreciation)	0	0	—
Deferred charges and prepaid expenses	145	172	18.62
Other assets	\$ 1,640	2,794	70.37
Total Assets used in Regulatory Loan Business	104,156	90,276	(13.33)
Other Assets not used in Regulatory Loan Business	329,497	507,155	53.92
TOTAL ALL ASSETS	<u>\$433,653</u>	<u>\$597,431</u>	37.77
LIABILITIES AND CAPITAL			
Accounts and notes payable:			
Banks	3,585	5,625	56.90
Due parent company or affiliate	79,212	102,233	29.06
Other short term notes and accounts	15,117	10,128	(33.00)
Bonds and long term notes	19,776	34,961	76.78
Other Liabilities:			
Accrued expenses	339	296	(12.68)
Dealer reserves	965	1,051	8.91
Other	437	624	42.79
Expense reserves:			
Reserves for licenses and taxes	195	524	168.72
Other expense reserves	33	39	18.18
Reserve for bad debts	1,250	1,209	(3.28)
Branch office capital	297,646	422,530	41.96
Net worth	350	396	13.14
Capital Stock:			
Preferred	765	765	0
Common	618	620	.32
Appropriated surplus or capital reserves	3,868	4,006	3.57
Earned surplus (including undivided profits)	9,497	12,424	30.82
TOTAL LIABILITIES AND CAPITAL	<u>\$433,653</u>	<u>\$597,431</u>	37.77

CONSOLIDATED STATEMENT OF OPERATIONS

Regulatory Loan Licensees

(000's Omitted)

	1987	1988	Percent Increase (Decrease)
INCOME			
Charges collected and/or earned	\$17,743	\$16,560	(6.67)
Collections on accounts previously charged off	1,241	1,154	(7.01)
Net income from credit insurance	0	0	—
Other income	86	101	17.44
Total income derived from Regulatory Loan Business	\$19,070	\$17,815	(6.58)
EXPENSE			
Advertising	\$ 879	\$ 938	6.71
Amortization	0	0	—
Auditing	38	31	(18.42)
Bad debts:			
Charge offs	2,238	2,085	(6.84)
Additions to reserve for bad debts	764	953	24.74
Depreciation (furniture, fixtures and equipment)	294	271	(7.82)
Insurance and fidelity bonds	105	104	(.95)
Interest on borrowed funds	7,927	7,395	(6.71)
Legal fees and disbursements	290	72	(75.17)
Postage and express	180	192	6.66
Printing, stationery and supplies	191	180	(5.76)
Rent, heat, light and janitor services	483	445	(7.87)
Salaries	3,905	3,364	(13.85)
Home office, parent company or management allocated charges	3,941	3,547	(10.0)
Licenses and taxes other than on income	191	238	24.61
Telephone and telegraph	319	262	(17.87)
Travel, automobile expense and allowance	74	72	(2.70)
Other expenses	560	697	24.46
Less total expenses of conducting Regulatory Loan Business (excluding income taxes)	\$22,379	\$20,846	(6.85)
Income before income taxes	(3,309)	(3,031)	(8.40)
Less income taxes	(1,797)	(1,038)	(42.24)
Net income derived from Regulatory Loan Business	(1,512)	(1,993)	31.81
Total income derived outside Regulatory Loan Business	\$47,575	\$66,052	38.84
Less expense (including interest on borrowed funds and income taxes)	42,233	59,014	39.73
Net income outside Regulatory Loan Business	\$ 5,342	\$ 7,038	31.75
NET INCOME	\$ 3,830	\$ 5,045	31.72

COMPARATIVE STATISTICAL DATA

Regulatory Loan Licensees

1979 - 1988

Year	Total Regulatory Loan Licenses	National Companies (1 or more Offices)	Domestic Companies (1 or more Offices)	New Licenses	Licenses Cancelled	Assets*	Loans* Outstanding	Reserve for Bad Debts*	Average Number of Open Accounts	Average Annual Expense per Account
1979	350	303	47	29	54	\$515,063	\$422,111	\$10,885	365,658	\$127.37
1980	271	229	42	23	102	420,187	342,213	8,370	329,028	129.81
1981	165	133	32	2	108	303,003	231,386	6,502	261,054	121.82
1982	104	76	28	8	69	195,952	138,111	4,909	161,560	140.09
1983	88	62	26	3	19	190,994	100,331	2,047	102,758	175.39
1984	72	49	23	32	48	220,282	83,605	1,242	70,371	160.26
1985	70	48	22	2	5	274,772	89,174	1,013	65,681	168.35
1986	70	51	19	6	6	359,875	93,451	946	62,876	197.67
1987	64	47	17	2	8	433,653	101,987	1,250	60,814	208.12
1988	61	44	17	2	5	597,431	86,888	1,209	54,318	228.51

*(000's Omitted)

COMPARATIVE SUMMARY OF LOANS OUTSTANDING AND EARNINGS

Regulatory Loan Licensees

1974 - 1988

(000's Omitted)

Year	Number of Licenses	Loans Outstanding December 31	Average Invested Assets	Total Gross Earnings	Net Earnings Before Interest Paid	Gross Earnings to Average Invested Assets	Net Earnings* to Average Invested Assets	Net Earnings**	Net Earnings** to Average Invested Assets
1974	550	\$391,783	\$445,643	\$83,432	\$31,116	18.72%	6.98%		
1975	461	349,687	406,339	74,904	23,853	18.43	5.87		
1976	415	326,921	356,701	68,222	22,292	19.13	6.25		
1977	387	332,526	351,956	67,324	24,442	19.13	6.94	\$2,113	0.60%
1978	375	341,166	358,333	69,277	26,427	19.37	7.38	1,523	0.43
1979	350	422,111	401,148	77,141	31,298	19.23	7.80	(1,322)	(0.33)
1980	271	342,213	402,574	74,500	31,790	18.51	7.90	(5,332)	(1.32)
1981	165	231,386	302,724	56,803	25,001	18.76	8.26	(8,311)	(2.75)
1982	104	138,111	177,188	32,466	9,834	18.32	5.55	(6,240)	(3.52)
1983	88	100,331	109,377	24,259	6,237	22.18	5.70	526	0.48
1984	72	83,605	99,313	18,208	6,931	18.33	6.98	202	0.20
1985	70	89,174	92,493	17,764	6,009	19.21	6.50	(1,407)	(1.52)
1986	70	93,451	100,584	19,068	6,638	18.96	6.60	(848)	(.84)
1987	64	101,987	106,805	19,070	6,414	17.85	6.01	(1,512)	(1.42)
1988	61	86,888	102,653	17,815	5,402	17.35	5.26	(1,993)	(1.94)

*Before interest paid

**After interest paid

AVERAGE INVESTED ASSETS - BASE FOR DETERMINING PROFIT PERCENTAGES

Regulatory Loan Licensees

	<u>1987</u>	<u>1988</u>
Total assets	\$102,906,177	\$ 89,067,194
Total assets from home office	7,019,367	6,314,247
Other assets	0	0
Total	<u>\$109,925,544</u>	<u>\$ 95,381,441</u>
Average invested assets	\$106,804,899	\$102,653,492
Percent of gross earnings derived from Regulatory Loan Business to average invested assets	17.85%	17.35%
Percent of net earnings derived from Regulatory Loan Business, before deducting gross cost of borrowed funds, to average invested assets	6.01%	5.26%

ANALYSIS OF EXPENSE PER ACCOUNT

Regulatory Loan Licensees

	<u>1987</u> <u>Loans \$3,000</u> <u>or less</u>	<u>1988</u> <u>Loans \$3,000</u> <u>or less</u>
Total operating income	\$19,070,270	\$17,814,759
Less: Net income before deducting interest on borrowed funds . .	<u>6,413,509</u>	<u>5,402,720</u>
Total expenses of conducting Regulatory Loan Business . .	<u>\$12,656,761</u>	<u>\$12,412,039</u>
Average number of accounts	60,814	54,318
Average annual expense per account	\$ 208.12	\$ 228.51
Average monthly expense per account	\$ 17.34	\$ 19.04

EXAMINATIONS, VIOLATIONS AND COMPLAINTS

Regulatory Loan Licensees

	<u>Examinations</u>	<u>Violations of Laws</u> <u>Detected During Examinations</u>	<u>Violations of Rules</u> <u>Detected During Examinations</u>	<u>Consumer</u> <u>Complaints</u>
1984	77	322	176	6
1985	67	301	101	6
1986	55	353	97	8
1987	38	180	30	3
1988	56	198	61	1

SECONDARY MORTGAGE LICENSEES

	<u>1987</u>	<u>1988</u>
Number of licenses	80	95
Number of new licenses issued . . .	11	23
Number of licenses cancelled . . .	10	8
Number of examinations conducted . .	49	80
Number of complaints	3	2

SALE OF CHECKS LICENSEES

	<u>1984</u>	<u>1985</u>	<u>1986</u>	<u>1987</u>	<u>1988</u>
Number of licenses	15	17	15	16	14
Number of new licenses issued . . .	1	3	0	2	0
Number of checks sold	26,132,027	25,378,231	28,580,847	31,031,587	80,230,582
Amount of checks sold	\$1,530,489,500	\$1,369,121,359	\$2,348,919,648	\$3,803,357,298	\$4,202,911,851
Number of examinations	2	2	3	0	4

MOTOR VEHICLE LICENSEES

	<u>1984</u>	<u>1985</u>	<u>1986</u>	<u>1987</u>	<u>1988</u>
Number of sales finance licenses	1,939	1,868	1,817	1,801	1,766
Number of installment seller licenses	1,745	1,749	1,806	1,867	1,963
Number of new sales finance licenses issued	74	62	143	255	184
Number of new installment seller licenses issued	185	209	254	294	370
Number of complaints	15	23	31	24	27

CREDIT CARD LICENSEES

	<u>1987</u>	<u>1988</u>
Number of Licenses	3	6

BUSINESS AND INDUSTRIAL DEVELOPMENT CORPORATIONS (BIDCO's)

	<u>1987</u>	<u>1988</u>
Number of licenses	1	2
Number of examinations	0	2
Number of provisions of financing assistance to manufacturing business	0*	2
Amount of financing assistance to manufacturing business . .	0*	\$700,000
Number of provisions of financing assistance to services businesses	0*	1
Amount of financing assistance to service businesses. . . .	0*	\$225,000
Total number of provisions of financing assistance	0	3
Total amount of provisions of financing assistance	0	\$925,000
Number and amount of provisions of financing assistance to minority owned business firms and woman owned business firms	0	0
Estimated number of jobs created or retained	0	394

*Classifications of businesses are those used in the
Standard Industrial Classification Manual, 1987
Executive Office of the President, Office of Management
and Budget.

MORTGAGE BROKERS, LENDERS & SERVICERS LICENSING ACT

	<u>1988</u>
Number of Licensees	55
Number of Registrants	126
Number of Examinations Conducted	2
Number of Complaints	181

REGULATORY LOAN LICENSEES as of DECEMBER 31, 1988

Name of Licensee and City

Banc One Financial Services, Inc., Adrian
 American General Finance, Inc., Ann Arbor
 Banc One Financial Services, Inc., Battle Creek
 Michigan Loan Company of Battle Creek, Battle Creek
 Community Finance Company, Benton Harbor
 Pacesetter Financial Services, Inc., Big Rapids
 BarclaysAmerican/Financial, Inc., Bingham Farms
 Oliver Credit Corporation, Caro
 Banc One Financial Services, Inc., Coldwater
 Household Finance Corporation III, Dearborn
 BarclaysAmerican/Financial, Inc., Dearborn Heights
 Banc One Financial Services, Inc., Dowagiac
 Household Finance Corporation III, Farmington
 BarclaysAmerican/Financial, Inc., Flint
 Baxter Finance Corporation, Flint
 Household Finance Corporation III, Flint
 Household Finance Corporation III, Flint
 Oliver Credit Corporation, Flint
 Smith Loans, Inc., Flint
 Kearney Credit Incorporated, Fraser
 Banc One Financial Services, Inc., Grand Rapids
 Chrysler First Financial Services Corporation, Grand Rapids
 Fleet Finance, Inc., Grand Rapids
 Household Finance Corporation III, Grand Rapids
 Walter C. Wylie & Co., Hancock
 Banc One Financial Services, Inc., Hillsdale
 Banc One Financial Services, Inc., Holland
 Pacesetter Financial Services, Inc., Holland
 Oliver Credit Corporation, Howell
 Walter C. Wylie & Co., Ishpeming

Name of Licensee and City

Banc One Financial Services, Inc., Kalamazoo
 Banc One Financial Services, Inc., Lansing
 Chrysler First Financial Services Corporation, Lansing
 Household Finance Corporation III, Lansing
 Oliver Credit Corporation, Lansing
 Oliver Credit Corporation, Lapeer
 Banc One Financial Services, Inc., Livonia
 Chrysler First Financial Services Corporation, Livonia
 Household Finance Corporation III, Livonia
 Walter C. Wylie & Co., Marquette
 Household Finance Corporation III, Mt. Clemens
 Muskegon Loan Co., Muskegon
 Banc One Financial Services, Inc., Paw Paw
 American General Finance, Inc., Pontiac
 Household Finance Corporation III, Pontiac
 Chrysler First Financial Services Corporation, Portage
 Household Finance Corporation III, Portage
 Household Finance Corporation III, Port Huron
 Household Finance Corporation III, Roseville
 Household Finance Corporation III, Royal Oak
 Household Finance Corporation III, Saginaw
 Walter C. Wylie & Co., Sault Ste. Marie
 Credit Acceptance Corporation, Southfield
 Fleet Finance, Inc., Southfield
 Household Finance Corporation III, Sterling Heights
 Household Finance Corporation III, Westland
 Household Finance Corporation III, Wyandotte
 Household Finance Corporation III, Wyoming
 Whirlpool Acceptance Corporation, Wyoming
 Household Finance Corporation III, Ypsilanti
 Quality Credit Co. of Zeeland, Michigan, Inc., Zeeland

SECONDARY MORTGAGE LICENSEES as of DECEMBER 31, 1988

Name of Licensee and City

Banc One Financial Services, Inc., Adrian
 American General Finance, Inc., Ann Arbor
 First Union Home Equity Corporation, Ann Arbor
 Triad Mortgage Corporation, Ann Arbor
 Sears Consumer Financial Corporation, Bannockburn, IL
 Banc One Financial Services Inc., Battle Creek
 Andrews University, Berrien Springs
 BarclaysAmerican/Financial, Inc., Bingham Farms
 First Union Home Equity Corporation, Birmingham
 Merrill Lynch Realty, Birmingham
 Yegen Equity Loan Corporation, Birmingham
 Beneficial Mortgage Co. of Ohio, Bryan, OH
 Oliver Credit Corporation, Caro
 PHH US Mortgage Corporation, Cherry Hill, NJ
 Meritor Credit Corporation, Cincinnati, OH
 Banc One Financial Services, Inc., Coldwater
 Household Realty Corporation, Dearborn
 BarclaysAmerican/Financial, Inc., Dearborn Heights
 Menold, Crawford, Hippler & Co., Detroit
 Sterling Mortgage & Investment Co., Detroit
 Banc One Financial Services, Inc., Dowagiac
 First Union Home Equity Corporation, E. Lansing
 Beneficial Mortgage Co. of Indiana, Elkhart, IN
 Household Realty Corporation, Farmington
 Citicorp Mortgage, Inc., Farmington Hills
 John Adams Mortgage Company, Farmington Hills
 Travelers Home Equity Centers, Inc., Farmington Hills
 Travelers Mortgage Services, Inc., Farmington Hills
 Union Mortgage Company, Inc., Farmington Hills
 BarclaysAmerican/Financial, Inc., Flint
 Household Realty Corporation, Flint
 Household Realty Corporation, Flint
 Oliver Credit Corporation, Flint
 Kearney Credit Incorporated, Fraser
 Banc One Financial Services, Inc., Grand Rapids
 Chrysler First Financial Services Corp., Grand Rapids
 First Union Home Equity Corporation, Grand Rapids
 Fleet Finance, Inc., Grand Rapids

Name of Licensee and City

Household Realty Corporation, Grand Rapids
 Banc One Financial Services, Inc., Hillsdale
 Banc One Financial Services, Inc., Holland
 Oliver Credit Corporation, Howell
 Banc One Financial Services, Inc., Kalamazoo
 First Union Home Equity Corporation, Kalamazoo
 Marine Midland (U.S.A.), Inc., LaGrangeville, NY
 Banc One Financial Services, Inc., Lansing
 Chrysler First Financial Services Corporation, Lansing
 Household Realty Corporation, Lansing
 Oliver Credit Corporation, Lansing
 Oliver Credit Corporation, Lapeer
 Beneficial Mortgage Loan Co., LaPorte, IN
 Banc One Financial Services, Inc., Livonia
 Chrysler First Financial Services Corporation, Livonia
 First Union Home Equity Corporation, Livonia
 Household Realty Corporation, Livonia
 The Money Store/Michigan, Inc., Livonia
 Beneficial Mortgage Loan Co., Mishawaka, IN
 Household Realty Corporation, Mishawaka, IN
 Household Realty Corporation, Mt. Clemens
 Banc One Financial Services, Inc., Paw Paw
 Plymouth Capital Company, Inc., Plymouth, MN
 American General Finance, Inc., Pontiac
 Household Realty Corporation, Pontiac
 RFI, Inc., Pontiac
 Chrysler First Financial Services Corporation, Portage
 Household Realty Corporation, Portage
 Household Realty Corporation, Port Huron
 Household Realty Corporation, Roseville
 Household Realty Corporation, Royal Oak
 Household Realty Corporation, Saginaw
 Chrysler First Financial Services Corporation,
 South Bend, IN
 First Union Home Equity Corporation, South Bend, IN
 Ford Motor Credit Company, South Bend, IN
 Griswold Mortgage Company, Southfield
 Sears Consumer Financial Corporation, Southfield
 Fleet Finance, Inc., Southfield

SECONDARY MORTGAGE LICENSEES as of DECEMBER 31, 1988 (Continued)

Name of Licensee and City

Lonas Mortgage USA, Inc., Southfield
The Neighborhood Project, Southfield
Merrill Lynch Equity Management, Inc., *Stamford, CT*
Merrill Lynch Realty, Stamford, CT
Merrill Lynch Pierce, Fenner & Smith Inc., *Stamford, CT*
Household Realty Corporation, Sterling Heights
Beneficial Mortgage Co. of Ohio, Toledo, OH
First Union Home Equity Corporation, Toledo, OH
Household Realty Corporation, Toledo, OH
Yegen Equity Loan Corp., Toledo, OH
Dean O'Brien dba Elite Mortgage Company, *Troy*
GMAC Mortgage Corporation of PA, Troy
GMAC Mortgage Corporation of PA, Trumbull, CT
First Union Home Equity Corporation, Warren
Household Realty Corporation, Westland
Household Realty Corporation, Wyandotte
Household Realty Corporation, Wyoming
Household Realty Corporation, Ypsilanti

FIRST MORTGAGE LICENSEES as of DECEMBER 31, 1988

Name of Licensee and City

AB Watson, Inc., Clarkston
 Action Mortgages Co., Inc., Iron Mountain
 Angelo, Jill Ann, St. Joseph
 Ann Arbor Mortgage Brokers, Inc., Ann Arbor
 Babcock Investment Limited, St. Clair Shores
 Barash, Eddie, Royal Oak
 Benchmark Investment Brokers, Inc., Grand Rapids
 The Bradford Group, Inc., Lansing
 Buccino, Ralph F., Warren
 Burkhalter & Associates, Lapeer
 Byer, Gerald L., Southfield
 Chelsea Lumber Company, Chelsea
 Chrysler First Business Credit Corporation, West Bloomfield
 Compu-link Corporation, Lansing
 Concord Financial, Inc., West Bloomfield
 Creative Funding Associates, Inc., Bad Axe
 Delta Financial Corporation, Birmingham
 D.M. Ballard Mortgage Bankers Corporation, Kalamazoo
 Edwards, Ivo Calvin, Jr., Oak Park
 Enterprise Financial Services, Incorporated, Farmington Hills
 Erie West Investment Company, Toledo, OH
 First Continental Mortgage Corporation, West Bloomfield
 Four Points Investment Corp., White Pigeon
 Glacier Mortgage Co., Ann Arbor
 Grajewski, Richard J., Southfield
 Greenfield Mortgage Company, Dearborn
 Grizzell, Larry T., Royal Oak
 Grizzell, Norman S., Royal Oak

Name of Licensee and City

Guy, Daniel C., Royal Oak
 Harbour Mortgage, Ltd., Lansing
 Key Mortgage, Troy
 Long Mortgage Company dba Bankers Mortgage Corporation of Lansing, Lansing
 Marflax Corporation, Ann Arbor
 Mohn Mortgage Corporation, Southfield
 Mortgage Specialists Incorporated, Clawson
 MPS Mortgage Company, Plymouth
 Mutual Mortgage Corporation, Farmington Hills
 N.A. Mans & Sons, Inc., Trenton
 Northern Indiana Mortgage, South Bend, IN
 Oakridge Mortgage Co., Grand Rapids
 Qashat, Steven, Royal Oak
 Ream, James B., Lake City
 Reinhold, Charles P., Southfield
 St. Clair Financial, Inc., Utica
 Schmidt Real Estate, Inc. - Commercial dba Bay Front Mortgage, Traverse City
 Shore Financial Services, Inc. dba Shore Mortgage, Southfield
 Sternberg, Harold L., Southfield
 Tom Kenny & Associates, Inc., Birmingham
 Tom Smith and Associates, Inc. dba North American Financial Corporation, Birmingham
 Tri-Star America Mortgage Corporation, Toledo, OH
 Union Mortgage Company, Inc., Dallas, TX
 University Mortgage, Inc., Ann Arbor
 VanDyk Mortgage Corporation, Grand Rapids
 Woodhams Mortgage Corp., Kalamazoo

FIRST MORTGAGE REGISTRANTS as of DECEMBER 31, 1988

<u>Name of Registrant and City</u>	<u>Name of Registrant and City</u>
Advance Capital and Mortgage Corporation, Farmington Hills	Fidelity Guarantee Mortgage Corp., Boston, MA
Alliance Mortgage Company, Jacksonville, FL	Fidelity International Mortgage Corporation, Mt. Clemens
Allstate Properties, Inc., Burton	Financial Group of Michigan, Inc., Mt. Pleasant
ALW Home Mortgages, Inc., Duluth, GA	Fireman's Fund Mortgage Corporation, Farmington Hills
American General Finance, Inc., Huntingdon Valley, PA	First American Mortgage Corporation, Inc., Pontiac
American Home Mortgage Corporation, Pontiac	The First Boston Capital Group, Inc., Tarrytown, NY
Amerifirst Financial Corporation dba C.I.C. Mortgage Company, dba Northern Mortgage Company, Kalamazoo	First Central Mortgage Corporation, Saginaw
AmeriHome Mortgage Corporation, Flint	First National Acceptance Company, East Lansing
Anchor Federated, Inc., Grand Rapids	First Security Savings Bank, FSB, Bloomfield Hills
Andrews University, Berrien Springs	Gehrke Mortgage Corporation, East Detroit
Benchmark Mortgage Corporation, Flint	General Mortgage Corporation, Pleasant Ridge
Beneficial Mortgage Co. of Indiana, Elkhart, IN	Georgetown Mortgage Company, Southfield
Beneficial Mortgage Co. of Ohio, Bryan, OH	GMAC Mortgage Corporation of Iowa, Waterloo, IA
Beneficial Mortgage Corporation, Overland Park, KS	GMAC Mortgage Corporation of Pennsylvania, Elkins Park, PA
Birmingham Mortgage Company, Inc., dba Home Loan Financial Corporation, Birmingham	Grand Blanc Realty Co., Grand Blanc
Blanche Bekkering, Inc., Burton	Grant Hamady, Inc., Burton
Bloomfield Mortgage Corporation, Southfield	Grimbold Mortgage Company, Southfield
Bowest Corporation, LaJolla, CA	Group One Mortgage Corporation, Southfield
Carl I. Brown and Company, Overland Park, KS	Guardian Mortgage Company, Inc., Grand Blanc
Charles P. Curry Company, Kansas City, MO	Hartger & Willard Mortgage Associates, Inc., Grand Rapids
Chrysler First Financial Services, Corp., Lansing	Heartwell Mortgage Corporation, Grand Rapids
Colonial Financial Services, Inc., Livonia	Hilton Mortgage Corporation, Clarkston
Commonwealth Loan Company, dba Beneficial Mortgage Loan Co., Laporte, IN	H.R. Griffiths Land Contracts, Inc., Royal Oak
Crown Mortgage Corporation, West Bloomfield	Huron Investment Company, Inc., Ann Arbor
CUNA Mortgage Corporation, Madison, WI	Huron Valley Mortgage Corporation, Farmington Hills
Detroit Mortgage and Realty Company, Detroit	ICM Mortgage Corporation, Englewood, CO
Dickinson Realty, Inc., Lansing	Independent Mortgage Servicing, Corporation, Orlando, FL
Diesing, Donald C. dba Diesing Realty, Scottville	The Independent Mortgage Corp., Clarkston
DMR Financial Services, Inc., Southfield	John Adams Mortgage Company, Farmington Hills
D & N Mortgage Corporation, Troy	Kearney Credit Incorporated, Fraser
Era Frontier Real Estate, Sterling Heights	Lafata, John M. LTD, Warren
Era Home and Suburban Realty, Flint	Lambrecht Company, Detroit
Francine A. Erb, dba, Erb Realty Co., Hale	Liberty Mortgage Corporation, Southfield
Exchange Financial Corporation, Grand Rapids	Lomas Mortgage USA, Inc., Southfield
Express Realty, Inc., Royal Oak	

FIRST MORTGAGE REGISTRANTS as of DECEMBER 31, 1988 (Continued)

Name of Registrant and City

Lowell, Smith & Evers, Inc., Van Nuys, CA
 Mac-Clair Mortgage Corporation, Lapeer
 Magar Management Company dba Magar and Company, Farmington Hills
 Main Street USA Real Estate Services, Inc. dba Century 21 Hallmark - North, Clarkston
 Maplewood Mortgage Corporation, Adrian
 Marathon Mortgage Corporation, Southfield
 Marion D. Huston Real Estate, Lewiston
 Marshall Realty, Saginaw
 McKinnon & Mooney Real Estate Service, Inc., Flint
 Menold, Crawford, Hippler, & Co., Detroit
 Meredith Mortgage Corporation, W. Des Moines, IA
 Merrill Lynch Equity Management, Inc., Stamford, CT
 Merrill Lynch, Pierce, Fenner, & Smith, Inc., New York, NY
 Merrill Lynch Realty Operating Partnership dba Merrill Lynch Realty, Stamford, CT
 Metfirst Financial Co., Overland Park, KS
 Metnor Financial, Inc., Los Angeles, CA
 Metro Mortgage Corporation, Farmington Hills
 Midland Bancorp, Inc. dba Midland Mortgage Corporation, Orlando, FL
 Midwest Mortgage, Inc., Traverse City
 MIA, Inc., Southfield
 Mortgage Corporation of America, Troy
 Mortgage Investors Corporation, Toledo, OH
 National Mortgage Company of Tennessee, Memphis, TN
 North American Mortgage Company, Houston, TX
 Northfield Mortgage, Inc., Utica
 Oliver Credit Corporation dba OCC Financial Services, Flint
 Omega Mortgage Corporation, Livonia
 The Payment Center, Hillman
 Platte Valley Mortgage Corporation, Scottsbluff, NE

Name of Registrant and City

Plymouth Capital Company, Inc., Plymouth, MN
 Plymouth Mortgage Company, Inc., Sharon, MA
 Precedent Financial Corporation, Indianapolis, IN
 Principal Mutual Life Insurance, Company, Des Moines, IA
 Progressive Mortgage Corporation, Southfield
 Prudential Mortgage, Inc., Farmington Hills
 Reliance Mortgage Company, Brighton
 RFI Inc., Pontiac
 Rock Financial Corporation, Southfield
 Ross Mortgage Corporation, Oak Park
 Sears Consumer Financial Corporation, Bannockburn, IL
 Shearson Lehman Mortgage Corporation, Irvine, CA
 Source Funding Corporation, Nashua, NH
 Sterling Mortgage & Investment Co., Detroit
 Stratford Funding, Inc., Southfield
 TDM, Inc., dba, TDM Realtors, Flint
 T.L. Groves Realty, Inc., Flint
 Towne Mortgage Company, Harper Woods
 Travelers Home Equity Centers, Inc., Farmington Hills
 Triad Mortgage Corporation, Ann Arbor
 Union National Mortgage Co. dba Union National Mortgage Co. of Ohio, Strongsville, OH
 Universal Mortgage Corporation, Southfield
 VanReken, Stanley R., Madison Heights
 Viking Realty Inc. dba Earl Keim Realty Viking, Inc., Southgate
 Washtenaw Mortgage Company, Ann Arbor
 Weyerhaeuser Mortgage Company, Woodland Hills, CA
 Woodard, Willie Gene, Lansing
 Yegen Equity Loan Corp., Paramus, NJ